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# *Social Security Bulletin*



*April 1956*

*Volume 19*

*Number 4*

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Recipients of Old-Age Assistance: Income and Resources

Money Income Position of the Aged, 1948 to 1955

THE SOCIAL SECURITY BULLETIN is the official monthly publication of the Social Security Administration. An annual statistical supplement, with calendar-year data, has been carried as part of each September issue since 1950. Statements in BULLETIN articles do not necessarily reflect official policies of the Social Security Administration.

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# Social Security in Review

**T**HE decline in the number of persons receiving old-age assistance continued in January. With the decrease of 7,300 for the month, the total caseload stood at 2,545,580—lower than in any other month since February 1949. The downward trend that had begun in October 1950 was reversed for a 6-month period in 1955, primarily because of a liberalization of the program in Alabama. The caseload in that State, however, now appears to be leveling off. In January 1956, all but six States had lower old-age assistance caseloads than in the preceding month.

In both aid to the blind and aid to the permanently and totally disabled, the number of recipients rose slightly during the month. Larger increases—due principally to seasonal factors—occurred in aid to dependent children, where the number of families on the rolls went up 2,900, and in general assistance, where the caseload rose 17,000.

Because a relatively large proportion of general assistance payments are made to meet emergency needs of short duration, State caseloads are subject to more abrupt changes in that program than in the others. Of the 50 States for which changes in general assistance caseloads could be computed, 24 had increases of more than 5 percent; nine reported increases of 10-33 percent. Despite these increases, the national total was 11 percent less than the total for January 1955.

In aid to the permanently and totally disabled, large percentage increases from the caseloads for the

preceding month were confined to the three States that established programs in 1955. Both Maine and Nebraska had about 18 percent more recipients than in December, and in Florida the increase was 25 percent.

Seventeen States reported increases of 1 percent or more in the caseload for aid to dependent children. The greatest percentage increase, 7 percent, occurred in Nevada, where the program with Federal participation was established in 1955.

For the country as a whole, there was little change in average payments under each of the five programs. Some

States, however, had sizable changes in their average payments. Most of the variations in old-age assistance, aid to the permanently and totally disabled, and aid to the blind were accounted for by fluctuations in the amounts spent for medical care. Connecticut and Washington adjusted by appreciable amounts the per capita payments made into their pooled funds; Maine made a similar adjustment for its old-age assistance program.

State policy changes producing substantial increases or decreases in average payments were limited. Mass-

	January 1956	December 1955	January 1955
<b>Old-age and survivors insurance:</b>			
Monthly benefits in current-payment status:			
Number (in thousands) .....	8,004	7,961	6,967
Amount (in millions) .....	\$415	\$412	\$345
Average old-age benefit .....	\$62.02	\$61.90	\$59.44
Average old-age benefit awarded in month .....	\$70.18	\$67.84	\$70.06
<b>Public assistance:</b>			
Recipients (in thousands):			
Old-age assistance .....	2,546	2,553	2,558
Aid to dependent children (total) .....	2,206	2,193	2,198
Aid to the blind .....	105	105	103
Aid to the permanently and totally disabled .....	245	244	226
General assistance (cases) .....	331	314	370
Average payments:			
Old-age assistance .....	\$54.32	\$53.93	\$51.97
Aid to dependent children (per family) .....	88.28	88.61	85.73
Aid to the blind .....	58.16	58.09	56.50
Aid to the permanently and totally disabled .....	56.22	56.18	54.37
General assistance (per case) .....	54.48	55.01	56.57
<b>Unemployment insurance:</b>			
Initial claims (in thousands) .....	1,349	1,193	1,519
Beneficiaries, weekly average (in thousands) .....	1,200	861	1,670
Benefits paid (in millions) .....	\$136	\$95	\$171
Average weekly payment for total unemployment .....	\$26.60	\$26.10	\$25.12



achusetts raised assistance standards for blind recipients, and the average payment increased \$7.13. When Nevada, for aid to dependent children, began meeting 20 percent of need above the maximums for Federal participation, the average payment per family rose \$3.14. In Hawaii, several items were removed from the assistance standards in all five programs. This action resulted in decreases ranging from \$1.91 per recipient in aid to the blind to \$4.80 per family in aid to dependent children.

When California changed reporting procedures in January, substantial changes occurred in average payments in old-age assistance and aid to dependent children. More accurate data are reflected under the revised reporting procedure, and the changes from the averages of the preceding month are primarily a result of the reporting change rather than real changes in the amounts of assistance.

● The number of persons receiving monthly benefits under old-age and survivors insurance passed the 8-million mark in January. Nearly 4.5 million of the beneficiaries were retired workers aged 65 or over. Aged wives, dependent husbands, younger wives with child beneficiaries in their care, and young children of old-age beneficiaries made up 1.3 million of the beneficiaries. About 2.2 million

persons getting monthly payments were survivors of insured workers. This number included nearly 1.5 million mother and child beneficiaries and 735,000 aged widows, dependent widowers, and dependent parents.

The first monthly benefit under the program was paid in January 1940. Five years later the 1-million mark was reached, and in a little less than 11 years (by September 1950) 3 million persons were receiving benefits. Since that time the number of beneficiaries has increased by 5 million to the more than 8 million getting benefits at the end of January. The continuous growth in the old-age and survivors insurance rolls reflects the changes that Congress made in 1950 and 1954 in the Social Security Act to extend coverage and liberalize the conditions under which a person can receive benefits. Another factor is the gradual maturing of the program, which is evidenced by the increasing number of persons who meet all the eligibility requirements for benefits.

Monthly benefits being paid at the end of January totaled \$414.7 million, almost seven times the monthly rate for August 1950—the last month for which payments were made under the 1939 amendments. The growth in the beneficiary rolls in recent years and the higher benefit rates provided by the 1950, 1952, and 1954 amendments were chiefly responsible for the substantial increase in the monthly rate of benefit payments.

Awards of monthly benefits were made to 106,000 persons in January, about 3,000 less than in December but about 5,000 more than in January 1955. Lump-sum death payments totaling \$9.4 million were awarded in January to 48,600 persons. The average lump-sum payment per deceased worker was \$201.28, about the same as in December.

● Both new unemployment, represented by initial claims for benefits under the State unemployment insurance programs, and continuing unemployment showed further increases in January, as seasonal factors continued to influence employment opportunities. The number of initial claims went up 13 percent to a total for the month of 1.3 million; this total was still about 10 percent less than that a year earlier. Continuing unemployment rose 30 percent to a weekly average of about 1.5 million. In January 1955 the average had been almost 2.0 million.

The average weekly number of persons receiving benefits under the State programs and the program of unemployment compensation for Federal employees also went up in January, rising 339,000 to 1.2 million. Benefit payments showed a corresponding increase; the total of \$135.7 million was \$39.6 million more than the total paid in December. The average check for total unemployment was \$26.60—an all-time high.

	January 1956	December 1955	January 1955	Calendar year 1955	1954
Civilian labor force <sup>1,2</sup> total (in thousands).....	65,775	66,592	63,497	65,847	64,468
Employed .....	62,891	64,165	60,150	63,193	61,238
Unemployed .....	2,885	2,427	3,347	2,654	3,230
Personal income <sup>1,3</sup> (billions; seasonally adjusted at annual rates), total .....	\$312.5	\$314.8	\$292.2	\$303.3	\$287.6
Wage and salary disbursements .....	215.5	215.8	199.3	208.5	196.2
Proprietors' income .....	39.0	39.3	38.4	38.4	37.9
Personal interest income, dividends, and rental income .....	38.8	40.5	35.7	37.4	35.3
Social insurance and related payments .....	12.9	12.6	12.1	12.3	11.5
Public assistance .....	2.5	2.5	2.5	2.5	2.4
Other .....	9.5	9.4	9.1	9.3	8.9
Less: Personal contributions for social insurance .....	5.7	5.4	5.0	5.2	4.5
Consumer price index <sup>1,4</sup> .....	114.6	114.7	114.3	114.5	114.8

<sup>1</sup> Data relate to continental United States, except that personal income includes pay of Federal personnel stationed abroad.

<sup>2</sup> Bureau of the Census.

<sup>3</sup> Data from the Office of Business Economics, Department of

Commerce. Components differ from those published by the Department, since they have been regrouped; for definitions, see the *Bulletin*, September 1955, page 28, table 1.

<sup>4</sup> Bureau of Labor Statistics.



# Recipients of Old-Age Assistance: Income and Resources

by CHARLES E. HAWKINS\*

*Because of the nature of the program, all persons receiving old-age assistance have two characteristics in common. They must be aged 65 or over, and they must be "needy" under the definition of the State from which they receive assistance. Detailed information about the recipients—their requirements, income, resources, and social characteristics—were obtained in a nationwide study conducted in early 1953 by the Bureau of Public Assistance in cooperation with State assistance agencies. The information on their income and resources is summarized in the following pages.*

**P**ROBABLY the chief feature that distinguishes State public assistance programs from social insurance programs or from other income-maintenance measures is that, in public assistance, payments are related to an individual's need. Although the determination of each individual's needs and resources involves the use of the often unpopular "means test," this determination represents one of the greatest strengths of public assistance—flexibility to meet quickly changing economic and social situations.

The amount of money needed to purchase a defined level of living is usually determined by a State on the basis of quantity-quality-price standards for specified consumption items. For any person applying for or receiving assistance, there is consideration of the extent to which these items are or can be supplied by his other income and resources, if any.

There are no federally established standards of individual need. The Social Security Act provides for Federal grants-in-aid to States for the assistance of "needy" individuals of specified types—the aged, the blind, the disabled, and children deprived of parental support or care and living with relatives who care for them—but each State defines for itself who is a "needy" person. The level of assistance in each State depends, as the

Act recognizes, on "the conditions in such State." Accordingly, the States differ widely in the types of items that they recognize as necessary and in the amounts established as the costs of these items. Similarly, considerable variation occurs in the limits that States establish on the amounts of property or other resources that an individual may retain and still receive assistance as a needy person.

If public assistance programs are to be administered equitably, the same measure of need must be applied to all persons within a State who are in similar circumstances. To achieve this result, each State establishes uniform standards of quantity and quality for specified consumption items that people require. Uniform costs may be established for use throughout a State, or costs may be varied according to local price differentials. Policies regarding resources and the method by which they shall be taken into account are also established to govern decisions throughout the State.

A State's willingness to support needy persons and its fiscal capacity to do so are reflected in (1) its definition of who is needy in terms of assets that may be retained, (2) the level at which it sets the total cost of the requirements with which an individual's income and resources will be compared, and (3) the amount of money it makes available for assistance. These three factors, in turn, affect the number of persons determined to be needy under the State's standards and the amounts of assistance pay-

ments to them. Many States place, by law or regulation, a maximum on the amount of the assistance payment that may be made after consideration of any income or resources. Such a provision limits the amount of assistance that may be paid to persons whose needs exceed the State's specified maximum on assistance to be paid, but it does not place at a disadvantage those individuals whose need for assistance falls within the maximum. Since some States make exceptions to their maximums to meet the costs of medical care or nursing-home care, assistance needs resulting from specified types of costs are not subject in those States to the usual limits. In the States where available funds are insufficient to meet in full the amount of need that is recognized under the State standards, reductions in assistance payments are usually made on a percentage or other basis.

The objective and equitable determination of whether a person is needy and how much assistance he is to receive is a complex process influenced by many factors, including the person's requirements, income, and resources. Information of this type concerning aged recipients of assistance was obtained in 1953, when each State made a sample study of its aged recipients as part of a nationwide project sponsored by the Bureau of Public Assistance.<sup>1</sup> These data show the extent to which recipients have resources, the amounts and sources other than assistance from which income was received, the total requirements of recipients, and—for certain groups—the detailed items that made up the total requirements. Data on the resources and current income of recipients are summarized and analyzed in this article.

\* Mr. Hawkins was formerly on the staff of the Division of Program Statistics and Analysis, Bureau of Public Assistance; he is now Legislative Reference Officer, Office of the Commissioner.

<sup>1</sup> For tabular data by State and highlights from this study see *Recipients of Old-Age Assistance in Early 1953 (Part I—State Data)*, Public Assistance Report No. 26, June 1955.

A later article will analyze the information concerning the requirements of the recipients.

### Resources Other Than Current Income

Persons who own their home and who are found to be needy under State assistance programs are usually permitted to retain the home; sometimes the State takes a lien that is enforceable after the recipient's death. In some instances the needy person may have a limited amount of other property that provides some current income, or he may have cash or liquid assets that constitute a reserve for meeting the expenses of his last illness and burial. While the amounts of cash or property other than a home that a recipient may hold and still receive assistance are limited in all States, the limits vary, and the extent to which recipients actually have such resources probably varies even more widely. The possession of such assets is frequently the factor that determines whether aged persons need or qualify for public assistance, and in other instances the income derived from or the essentials

of living provided by such assets affect the amount of assistance needed.

In the study the property holdings of recipients were classified according to type: (1) a home occupied or usually occupied by the recipient; (2) cash or cash equivalents, including practically all types of "liquid" assets; (3) income-producing property, real or personal, including rented land or buildings, small business operations, livestock or poultry raised for sale, produce, and so on; and (4) other real or personal property, such as vacant land, farm equipment, or automobiles that were not being used to produce income. This type of "other" property was reported only when the recipient had none of the first three types. Personal effects, household goods, and burial lots were excluded from the study entirely.

The value of cash and other liquid assets is usually readily ascertainable and is established on a fairly uniform basis from State to State. The bases for determining the values of other types of property holdings vary widely among the States, however, and State data on such values would have limited comparability.

For this reason, data collected on all types of property held by recipients relate only to the fact of possession and do not cover the monetary values of such holdings.

Slightly more than half, 53.3 percent, of all recipients had no property (table 1). Property holdings were less common in urban areas and more common among recipients living on farms or in towns or villages of less than 2,500 population. More than half the recipients in these small towns and villages owned property.

Considerably wider variation was found in the type of property owned. While 28 percent of all recipients owned homes, the percentage was only 12.4 in cities of 100,000 or more but was 45.2 in the towns and villages of less than 2,500 population. In contrast, while about one-sixth of all recipients had some cash or liquid assets, the proportion was one-fourth in metropolitan areas but less than one-tenth for the recipients on farms or in rural-nonfarm areas outside towns. A substantial majority of the homeowners and a majority of the recipients with cash reserves owned only the one type of property. While only 4 percent of all recipients had income-producing property, two-thirds of these recipients owned other types of property as well. About 1 recipient in every 20 owned neither a home, cash or other liquid assets, nor income-producing property but reported real or personal holdings of the fourth type listed—property that was not income-producing.

Property of some type was owned by about the same proportions of male and of female recipients and by only a slightly smaller proportion of nonwhite than of white recipients. Homeownership was more usual for men than for women, while women had cash substantially more often than men. Income-producing property and other real and personal property were more frequently held by nonwhite recipients than by white recipients; in contrast, cash or liquid assets were nearly three times as common among the white recipients. Homeownership tended to decline with advancing age, as did the proportion of recipients with property of any type. Cash and liquid assets, on the other hand, were found some-

Table 1.—Recipients of old-age assistance, by type of property owned and by characteristics, early 1953

Characteristics of recipients	Percent with—					
	No property	Some property				
		Total <sup>1</sup>	Home	Cash or liquid assets	Income-producing property	Other property only <sup>2</sup>
All recipients <sup>3</sup> .....	53.3	46.7	28.0	17.7	4.0	5.5
Married couples (2 old-age assistance payments).....	37.0	63.0	47.3	18.7	6.8	5.5
Others.....	60.6	39.4	18.8	17.1	2.7	6.1
Men.....	53.6	46.4	30.8	14.6	4.7	5.4
Women.....	53.0	47.0	26.2	19.8	3.5	5.6
White.....	52.6	47.4	28.3	19.9	4.0	4.6
Nonwhite.....	56.4	43.6	26.9	7.3	4.2	10.0
Metropolitan areas.....	57.1	42.9	16.8	25.3	2.5	5.4
Cities of 100,000 or more.....	59.9	40.1	12.4	25.0	2.2	5.9
Other <sup>4</sup> .....	53.1	46.9	23.2	26.2	3.0	4.7
Nonmetropolitan areas.....	50.5	49.5	36.0	12.3	5.0	5.6
Cities of 2,500-49,999.....	55.1	44.9	30.0	16.3	3.0	4.6
Rural-nonfarm.....	47.8	52.2	40.9	12.3	4.9	4.6
Farm.....	48.8	51.2	35.7	8.2	8.8	9.4
Age:						
65-69.....	51.8	48.2	31.0	16.9	4.7	5.2
70-74.....	51.3	48.7	29.9	17.7	4.2	5.8
75 and over.....	55.1	44.9	25.6	18.0	3.6	5.5

<sup>1</sup> Totals do not equal sum of subdivisions because some recipients had more than one kind of property.

<sup>2</sup> Reported only for those recipients who did not own a home or have cash or income-producing property.

<sup>3</sup> For married couples living together, includes income of the recipient and/or spouse.

<sup>4</sup> Cities of 2,500-99,999 and rural-nonfarm and farm areas.

what more often in the older age groups than in the younger ones.

These findings, on both the sex and the age distributions of recipients with property of particular types, strongly suggest that an owned home is likely to be kept as long as both members of a couple survive and can live there and that it is likely to be sold when only one of the couple is left. An examination of the data on property holdings of married couples receiving assistance gives further support to this presumption. All but about 5 percent of such couples maintain their own households. Nearly two-thirds of the couples who do maintain households own one or more types of property, and fully half of them own their own homes. In contrast, of the nonmarried recipients who maintained their own households, slightly less than half owned any type of property and barely more than one-third owned their homes.

Recipients living elsewhere than in their own households—in the homes of sons or daughters, for example—owned property in smaller proportions than those with their own households. While the difference lay almost entirely in homeownership, the absence of homeownership among the recipients who did not maintain their own households was not compensated in any appreciable degree by an increased frequency of other types of property holding.

### Current Income From Sources Other Than Assistance

Income that is received on a monthly or other basis by recipients of assistance is of two general types: (1) money and (2) income in kind—that is, items that are supplied directly in return for the recipient's efforts or as contributions to his support and maintenance, or items that derive from his ownership of property, such as a home. The most important item in this second classification is shelter contributed to recipients or earned by them. Also considered as income in kind are the money values that have been attributed to homeownership and home produce, for example, and such items as medical costs or insurance premiums that are paid in behalf of the recipient by some other person.

About the same proportion of recipients have some income in kind as have cash income from sources other than assistance payments—somewhat fewer than half the married couples receiving two assistance payments and a third or slightly more of the other recipients (table 2). Income in kind is not assigned a money value in all States, but on the basis of information for States that do assign a money value to such income its significance is estimated to be about half that of cash income. It is probably less significant for married couples, more of whom live in their own establishments, and of slightly greater significance for the nonmarried recipients, more of whom live with children or other relatives.

The cash income of recipients is derived from all the sources from which persons ordinarily get money—earnings, retirement benefits, interest or dividends, rentals, contributions in cash from children or other relatives, and so on. Of the married couples with both members receiving

old-age assistance, 43.4 percent had cash income from some source other than assistance payments; the median amount was \$36.81 per couple. Of all other recipients, 33.4 percent had such income, with a median amount of \$28.70.

Of all sources of income other than assistance payments, old-age and survivors insurance was the most important. Approximately half the recipients with cash income had income from old-age and survivors insurance, and the median amounts from this source—\$51.91 for couples and \$32.28 for other recipients—were substantially higher than those from any other source that was identified. Of all cash income received by the married couples, 71 percent was from old-age and survivors insurance benefits. Fifty-four percent of the cash income of the other recipients was derived from such benefits. Of all income other than assistance payments, fully half of that received by the married couples and almost a third of that received by other recipients are esti-

Table 2.—Recipients of old-age assistance, by type of income and by characteristics, early 1953

Characteristics of recipients	Percent with—						
	No income other than old-age assistance	Some income other than old-age assistance					
		Total <sup>1</sup>	Cash				Income in kind
			All sources <sup>1</sup>	Old-age and survivors insurance benefits	Earnings	Contributions from children	
All recipients <sup>2</sup> .....	38.7	61.3	35.6	17.4	7.0	6.5	37.9
Married couples (2 old-age assistance payments).....	31.6	68.4	43.4	21.8	9.4	7.1	43.1
Others.....	40.7	59.3	33.4	16.1	6.3	6.3	36.4
Men.....	35.4	64.6	43.2	23.9	10.6	5.1	36.4
Women.....	41.0	59.0	30.5	12.9	4.5	7.4	38.9
White.....	40.3	59.7	35.2	18.8	4.7	6.8	35.5
Nonwhite.....	31.3	68.7	37.5	10.7	17.7	4.7	49.1
Metropolitan areas.....	43.9	56.1	39.4	25.0	3.5	7.7	24.5
Cities of 100,000 or more.....	45.7	54.3	40.8	26.9	3.2	7.3	19.9
Other <sup>3</sup> .....	41.2	58.8	37.4	22.2	3.9	8.4	31.2
Nonmetropolitan areas.....	35.1	64.9	33.0	12.0	9.4	5.6	47.4
Cities of 2,500-49,999.....	40.7	59.3	35.0	18.8	6.4	6.3	35.9
Rural-nonfarm.....	38.5	61.5	29.7	10.2	8.1	5.5	45.6
Farm.....	18.3	81.7	36.2	4.2	17.3	4.5	70.5
Age:							
65-69.....	30.2	69.8	48.0	28.1	11.1	5.2	37.7
70-74.....	34.7	65.3	41.3	22.2	8.8	6.3	38.2
75-79.....	42.5	57.5	30.9	14.1	5.0	6.5	37.4
80 and over.....	47.3	52.7	22.6	5.2	2.9	7.7	38.3

<sup>1</sup> Totals do not equal sum of subdivisions because some recipients had more than one kind of income and because data for other sources of cash income are not shown.

<sup>2</sup> For married couples living together, includes income of the recipient and/or spouse.

<sup>3</sup> Cities of 2,500-99,999 and rural-nonfarm and farm areas.



mated to have come from old-age and survivors insurance benefits.

Cash contributions from children ranked second among the identified sources of cash income but for the married couples accounted for only about one-tenth as many dollars as did old-age and survivors insurance benefits and for the other recipients about one-sixth as many. Such contributions were received by 7.1 percent of the married couples and had a median value of \$16.04. For the 6.3 percent of the other recipients who received such contributions, their median value was \$13.92.

Earnings, the last and smallest of the identified sources of cash income, were somewhat more widespread but were considerably smaller among the married couples than were cash contributions from children. Among the other recipients, earnings were received by about the same number that received cash contributions, and—while the median amount of earnings was smaller than the median amount of contributions—the two amounts were not far apart. Among the 9.4 percent of the couples that had earnings, either one or both members might be working, but the median earnings of \$10.23 a month clearly indicate that the average extent of employment was small. Similarly, the median amount of \$12.38 for the 6.3 percent of the other recipients with earnings shows that most of them did not have regular jobs. A few recipients, of course, had more substantial earnings; 0.2 percent of the married couples and 0.3 percent of the other recipients had \$50 or more monthly from this source.

Cash income from sources other than those identified made up about one-sixth of the total (excluding assistance payments) for the couples and somewhat more than one-fourth of the total for other recipients. It is reasonable to suppose that amounts received for rental of rooms and small amounts of interest on liquid assets contributed substantially to income of this type.

The recipients' possession of any income other than assistance, the amount of such income, and the source of income all varied with the social characteristics of the recipients.

Recipients with a spouse who was also receiving old-age assistance were more likely to have income from some source other than assistance. Nearly 70 percent of the married couples had other income in cash or kind from some source, compared with slightly less than 60 percent of the other recipients. Relatively more married couples had income in kind, and relatively more also had cash income. They were also more often recipients of cash income from each of the three major sources that were identified—old-age and survivors insurance benefits, earnings, and contributions from children.

The proportion of recipients with other income tended to decline for the older recipients. Of the recipients aged 65-69 who were married to another recipient of old-age assistance, fully three-fourths had income from some source other than public assistance, but fewer than 60 percent of the couples aged 80 and over had other income. Among the other recipients, income other than assistance was received by somewhat fewer than 70 percent of those aged 65-69 and by slightly more than half of those aged 80 and over.

Income from old-age and survivors insurance benefits and from earnings declined most sharply with increasing age. Income in kind showed relatively little change, and contributions from children were received more frequently by the older recipients than by the recipients in the younger age groups.

Relatively more of the men than of the women receiving assistance had other income; the difference was attributable to the substantially more frequent receipt of old-age and survivors insurance benefits and of earnings by the men. Women apparently had other types of income slightly more often than the men.

Nonwhite recipients had income other than the assistance payment more frequently than white recipients. The reason was the substantially greater proportions of the nonwhite group with earnings and with income in kind. The larger proportions of nonwhite recipients with income from these sources more than offset the smaller proportions receiving old-age and survivors insurance

benefits and contributions from children.

Recipients in cities had other income less often than rural recipients, but the difference is attributable to the more frequent receipt of income in kind in the rural areas. In contrast, the proportion of recipients with cash income was about one-fifth higher in metropolitan areas than elsewhere. The proportion of metropolitan recipients who were receiving old-age and survivors insurance benefits was more than twice that for all other recipients; it was six times that for recipients living on farms. Contributions from children were received somewhat more often by the metropolitan recipients than by those living in nonmetropolitan areas. Earnings, like income in kind, were more usual for recipients living in rural areas and most frequent for those living on farms.

### Summary

Some type of property other than household goods or personal effects was owned by almost half the aged persons receiving old-age assistance in early 1953. Homes were the most common type of property held by persons receiving assistance and were most likely to be owned by married couples and by recipients living in small towns and rural areas. Cash or liquid assets were more usual for urban recipients. Nonwhite recipients less frequently owned homes or had cash than did white recipients but more often had income-producing property or other types of property.

Some income other than assistance payments was received by a majority of the recipients. About equal numbers received income in cash and income in kind, but the income in cash was estimated to have about twice the dollar value of income in kind. Recipients with some cash income were more frequently found among those who were married, younger, urban residents, men, and nonwhite persons. The most important source of cash income was old-age and survivors insurance; these benefits were more often received by recipients under age 75, by men and by married women, and by recipients living in urban places. Earnings were more

(Continued on page 27)

# Money Income Position of the Aged, 1948 to 1955

by LENORE A. EPSTEIN\*

*The economic needs of the aged in the United States present a serious and continuing challenge to the Nation. The magnitude of the problem should not, however, overshadow the significance of recent gains in their economic security. There has been a striking increase in both the number and the proportion who can count on insurance benefits to replace a portion of earnings after retirement, as well as a substantial rise in benefit payments under the major social insurance programs. Most workers who retired during the past few years have been able to continue to maintain independent living arrangements.*

FROM June 1948 to June 1955 the relative number of aged persons with no money income<sup>1</sup> from employment or a public income-maintenance program, including public assistance, dropped from about 3 in 10 of the aged population to about 1 in 9. The number with money income from employment or a social insurance program increased from one-half in 1948 to three-fourths in 1955. Average monthly payments to retired-worker beneficiaries of old-age and survivors insurance more than doubled during the same period, as the 1950 and subsequent amendments to the Social Security Act corrected for the serious lag in the purchasing power of the

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<sup>1</sup> Money income is defined (by the Bureau of the Census) to include wages or salary before deductions; net earnings from self-employment; and other money income such as interest, dividends, net rents, royalties, or receipts from roomers or boarders; periodic income from insurance policies, estates, or trust funds; benefit payments under social insurance and related programs; public assistance; Armed Forces allotments for dependents; private group pensions and other benefit payments under private auspices; assistance from voluntary agencies; alimony; and contributions for support from friends and relatives who are not members of the household.

Receipts from the following sources are not included as money income: money received from the sale of property, withdrawals of bank deposits, money borrowed, tax refunds, gifts, and lump-sum inheritances or insurance payments. Income in kind, such as homegrown or contributed food, clothing gifts, and "free" shelter, is, of course, excluded.

benefits during the 1940's. The proportion of persons aged 65 and over with no cash income or less than \$1,000 dropped from about three-fourths in 1948 to two-thirds in 1954, and there was an upward shift in income within this group, according to the sample surveys made for those years by the Bureau of the Census.<sup>2</sup>

A considerable proportion of the aged persons with money income of less than \$1,000 in 1954 were old-age and survivors insurance beneficiaries or recipients of public assistance. A continuing decline in the proportion of aged persons primarily dependent on public assistance and a significant increase in the proportion eligible for the insurance benefits are anticipated for the years ahead. These changes

<sup>2</sup> The year 1948 is a useful reference point from which to measure changes for two reasons: It was not characterized by excessively high labor demand and other conditions peculiar to the war period, and there is a large volume of detailed data for that year assembled by the staff of the Subcommittee on Low-Income Families of the Joint Committee on the Economic Report (81st and 84th Congresses).

See also the following *Bulletin* articles: "Money Income Sources of Persons Aged 65 and over, June 1955," December 1955; Lenore A. Epstein, "Economic Resources of Persons aged 65 and Over," June 1955; and Jacob Fisher, "Income of Aged Persons, 1948," July 1951. Fisher provides a rough picture of the Census income distribution for 1948 as it might be modified upward on the basis of income-tax and other data. His adjusted estimates are not used in this article because the primary emphasis here is on the change between 1948 and 1954, and the income-tax statistics from which a comparable adjustment for the later year might be developed are not available.

will be accompanied, moreover, by a steady rise in old-age and survivors insurance benefit payments, as the program matures and new awards are based on higher average earnings.

## Sources of Income

From June 1948 to June 1955 there was an increase from slightly more than half to about three-fourths in the proportion of aged persons in the continental United States with income from employment or social insurance programs (table 1). The enormous expansion of the old-age and survivors insurance rolls is primarily responsible. While the aged population increased 22 percent during this 7-year period, the number of aged beneficiaries of old-age and survivors insurance quadrupled, the number of beneficiaries of related programs went up more than 50 percent, and the number of persons with earned income increased only 5 percent (chart 1).

The number of beneficiaries of old-age and survivors insurance has increased so much more than the number of beneficiaries of other programs largely because of the expansion of coverage in 1950 and the accompanying liberalization in the eligibility provisions. There was a particularly sharp rise in the number of women who were able to retire and receive benefits based on their own wage records. The number of women receiving old-age benefits increased eightfold (from less than 140,000 in June 1948 to 1,100,000 in June 1955), while the number receiving benefits as wives or widows of retired workers more than tripled (from about 490,000 to about 1,630,000). The number of men on the old-age and survivors insurance rolls also more than tripled (from about 830,000 to 3,080,000) during the 7 years.

One factor contributing to the small increase in the number with earned income was the aging of the population aged 65 and over. From mid-1948 to mid-1955, the proportion

**Table 1.—Number and percentage distribution of persons aged 65 and over, by source of money income,<sup>1</sup> June 1948 and June 1955**

[Continental United States]

Classification	Number (in thousands)		Percentage change, 1955 from 1948	Percentage distribution <sup>2</sup>	
	1948	1955		1948	1955
Total, aged 65 and over.....	11,550	14,100	+22	100.0	100.0
Persons with earnings and/or social insurance benefits.....	5,900	10,550	+79	51.2	74.6
Earners and earners' wives not themselves employed.....	3,850	4,050	+5	33.4	28.6
Old-age and survivors insurance beneficiaries.....	1,450	5,850	+303	12.6	41.4
Not receiving old-age assistance.....	1,300	5,350	+312	11.4	38.0
Receiving old-age assistance.....	150	500	+233	1.2	3.4
Beneficiaries of other social insurance programs, <sup>3</sup> not receiving old-age and survivors insurance benefits.....	850	1,350	+59	7.5	9.7
Less: Persons with both earnings and social insurance benefits.....	250	700	+180	2.3	5.1
Public assistance recipients not receiving social insurance benefits.....	2,250	2,050	-9	19.5	14.4
Persons with no money income or income solely from other sources.....	3,400	1,550	-54	29.3	11.0

<sup>1</sup> Persons with income from sources specified may also have received money income from other sources, such as returns on investments, private pensions or annuities, or cash contributions from relatives.

<sup>2</sup> Calculated from unrounded estimates.

<sup>3</sup> Railroad retirement, government employee retirement, and veterans' compensation and pension

programs; includes beneficiaries' wives not in direct receipt of benefits.

Source: Estimated in the Division of Research and Statistics on the basis of published and unpublished data from the Bureau of the Census and agencies administering income-maintenance programs.

of the aged population aged 80 and over increased from 13.6 percent to 15.2 percent, while the proportion under age 70 dropped from 41.0 percent to 38.0 percent. The annual average labor-force participation rates for men aged 65 and over dropped steadily from 47 percent in 1948 to less than 40 percent in 1955. Rates for women, on the other hand, fluctuated from 9 percent to 10 percent during this period, reaching a maximum of 10.6 percent in 1955. For women the effect of the aging of the population 65 years old and over has been offset by the steady increase in the proportion who have had work experience when they reach age 65.

Earnings have characteristically been the primary source of income for those with employment. Part-time work is common, however, among the aged. According to a special survey made by the Bureau of the Census<sup>3</sup> covering persons at work in nonagricultural industries during the 6-month period May-October 1955, almost one-fifth of the men aged 65 and over and more than one-third of the aged women at work were usually on a part-time schedule—less than 35 hours a week. An additional 4-5 percent who usually work full time

worked part time during the survey week.

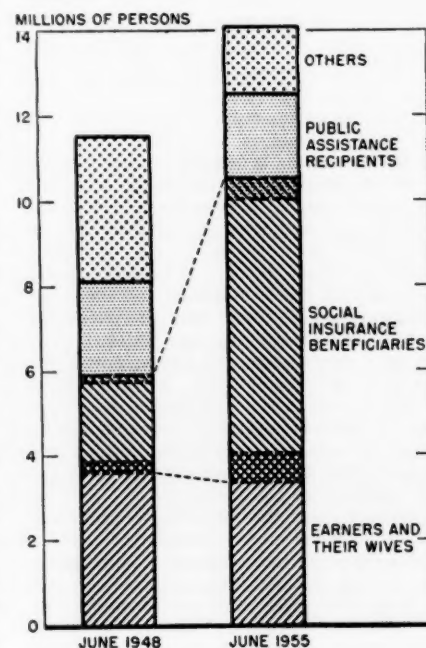
Perhaps more significant in terms of annual income is the fact that many of the aged who are in the labor force are in and out of jobs. Of the men aged 65 and over in January 1955 who reported in another Bureau of the Census survey<sup>4</sup> that they had worked at some time in 1954, more than one-fifth worked less than 26 weeks and only three-fifths worked 50 weeks or more, either part time or full time. Similar data are not available for 1948. It may be inferred, however, that part-year employment was less common then because the number of men who worked for pay or profit some time during 1948 was 17 percent larger than the number employed in December of that year, while the number who worked some time during 1954 was 26 percent larger than the number employed at the end of the year. The corresponding ratios for women are 21 percent for 1948 and 42 percent for 1954.

In June 1948 there were some 5.6 million aged persons without any income from employment or social insurance programs. About 40 percent of them received public assistance, and 60 percent had no money income

(and thus were dependent on relatives) or had income solely from interest, dividends, rents, private individual or group annuities, or in the form of cash contributions from relatives or friends. By mid-1955, the total number of persons without income from employment or social insurance had dropped to about 3.6 million. Those receiving public assistance—in absolute numbers slightly fewer than in 1948—accounted for almost 60 percent of the 3.6 million. Of the total aged population, the relative number without income from employment or a public income-maintenance program dropped from about 3 in 10 in June 1948 to about 1 in 9 in June 1955.

Relatively few of the aged persons who were without social insurance in 1955 were receiving payments under private group pension plans. The number of aged persons (retired workers and their aged wives) with private group retirement benefits is estimated at 950,000 as of the end of 1954 and has certainly increased since then. The great majority of them, however, are also old-age and survivors insurance beneficiaries and

**Chart 1.—Persons aged 65 and over, by source of money income, 1948 and 1955<sup>1</sup>**



<sup>1</sup> Continental United States. See table 1 for source and details.

<sup>3</sup> Bureau of the Census, *Current Population Reports, Labor Force, Series P-50, No. 63* (January 1956).

<sup>4</sup> Bureau of the Census, *Current Population Reports, Labor Force, Series P-50, No. 59* (April 1955).



are included in the count of social insurance beneficiaries. In 1948 the total number of retired workers receiving private employer or union pensions was much smaller, but the proportion of such pensioners who did not also have old-age and survivors insurance benefits was larger than in 1955.

The relative numbers of aged persons with income from different sources have an important bearing on the economic welfare of the aged population as a whole because of differences in the degree of security and in the typical amount of income provided, as well as in tax treatment. Before turning to data on recent changes in the income-size distribution of the aged population, it is therefore appropriate to look briefly at changes between 1948 and 1955 in the average income from employment and income-maintenance programs.

As illustrated by the payments to retired workers, there were substantial increases between 1948 and 1955 in average benefit payments under social insurance programs (table 2). The increases were most impressive for old-age and survivors insurance beneficiaries because payments under that program in 1948 were unrealistic in relation to both wages and prices. They had not been changed during the 1940's despite inflationary developments. Subsequent legislative action took account of the lag. The effect on total money income of the decline in the labor-force participation rates of aged men was partially offset by these benefit increases, even

**Table 2.—Average monthly payments to retired-worker beneficiaries under three social insurance programs and to old-age assistance recipients, June 1948 and June 1955**

Program	Average monthly payment, June—	
	1948	1955
Old-age and survivors insurance.....	\$25.13	\$61.03
Railroad retirement <sup>1</sup> .....	70.13	100.97
Federal civil service <sup>2</sup> .....	89.25	118.00
Old-age assistance.....	38.18	52.30

<sup>1</sup> Employee annuities.

<sup>2</sup> Derived from average annual annuity rate at end of June. Data for 1955 unpublished.

Source: Reports of the Social Security Administration, Railroad Retirement Board, and Civil Service Commission.

**Table 3.—Percentage distribution of persons aged 65 and over, by sex and by money income, 1948 and 1954**

(Continental United States; noninstitutional population)

Annual money income	Total			Men			Women		
	1948	1954		1948	1954		1948	1954	
		1948 prices <sup>1</sup>	Current prices		1948 prices <sup>1</sup>	Current prices		1948 prices <sup>1</sup>	Current prices
Total number <sup>2</sup> (in thousands).....	11,590	13,630	13,630	5,500	6,340	6,340	6,100	7,290	7,290
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$1,000 <sup>3</sup> .....	73.7	69.0	66.6	55.6	50.5	46.8	89.9	85.2	82.7
0.....	31.8	23.8	23.8	10.9	7.6	7.6	50.6	37.8	37.8
\$1-499.....	21.1	22.2	18.2	20.7	18.9	14.3	21.4	25.2	21.6
500-999.....	20.6	23.0	23.9	23.7	24.0	23.5	17.8	22.2	24.2
1,000-1,999.....	13.1	14.9	15.3	20.0	22.0	22.1	6.8	9.3	9.5
1,000-1,499.....	8.5	8.9	9.4	12.7	12.5	13.1	4.6	5.8	6.2
1,500-1,999.....	4.6	6.0	5.9	7.3	9.5	9.0	2.2	3.5	3.3
2,000-2,999.....	6.8	7.1	7.7	12.3	11.8	12.6	1.7	2.6	3.4
3,000-4,999.....	4.3	6.1	6.9	8.1	10.6	12.4	1.0	1.9	2.0
5,000 and over.....	2.2	2.9	3.6	3.9	5.1	6.1	.5	1.0	1.4

<sup>1</sup> Estimated roughly in the Division of Research and Statistics by converting the limits of each income class in 1954 to 1948 dollars on the basis of the change in the BLS consumer price index and then recalculating the number of persons at each revised income level.

<sup>2</sup> Estimated number at the survey dates, April 1949 and April 1955, respectively. April 1949 estimates

adjusted to conform to the most recent population estimates.

<sup>3</sup> Includes a small number of persons who reported a net loss for the year. The proportion with zero income is probably overstated; see text, page 11.

Source: Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60, Nos. 6 and 19, and *Population Estimates*, Series P-25, No. 98.

though retirement pay is intended to replace only a portion of earnings. Average old-age assistance payments, which earlier had reflected rising costs, went up less during this 7-year period than benefit payments under the social insurance programs for which data are available, but there was nevertheless some increase in purchasing power.

Gross hourly earnings increased substantially during the 7 years; in manufacturing industries the rise was almost 40 percent, in contrast to the 12-percent increase in consumer prices. Because of the increase in casual and intermittent employment of aged persons, however, their average annual earnings probably did not improve much. From 1948 to 1953, the last year for which such data are available, the median earnings of workers aged 65 and over in employment covered by old-age and survivors insurance went up 16 percent to \$2,275 for men but dropped about 12 percent to \$950 for women.

### Size of Income

*Individual income.*—According to the latest Bureau of the Census annual survey of incomes, about two-thirds of all persons aged 65 and over (not in institutions) received no cash income or less than \$1,000 during

1954, compared with almost three-fourths in 1948 (table 3). While the aged population increased 18 percent from April 1949 to April 1955 (the survey dates), the number of persons reporting current cash incomes of less than \$1,000 for the year preceding each of the surveys increased only 6 percent, those reporting \$1,000-\$2,999 went up more than one-third, and the number with \$3,000 and over almost doubled.

The gain for the population aged 65 and over was tempered by the 12-percent rise in consumer prices between 1948 and 1954 and also by the fact that the larger the percentage increase the smaller the size of the income group to whom the increase related. Nevertheless, even when the data are adjusted for the reduction in the purchasing power of money, there appears to have been some improvement in the income position of the aged since 1948: The proportion with incomes of less than \$1,000, in 1948 prices, remains below 70 percent for 1954 (compared with 74 percent in 1948), and the proportion with \$3,000 or more is 9.0 percent in 1954 (6.5 percent in 1948). The estimated number of persons with specified money incomes, in terms of 1948 dollars, changed as follows from 1948 to 1954:

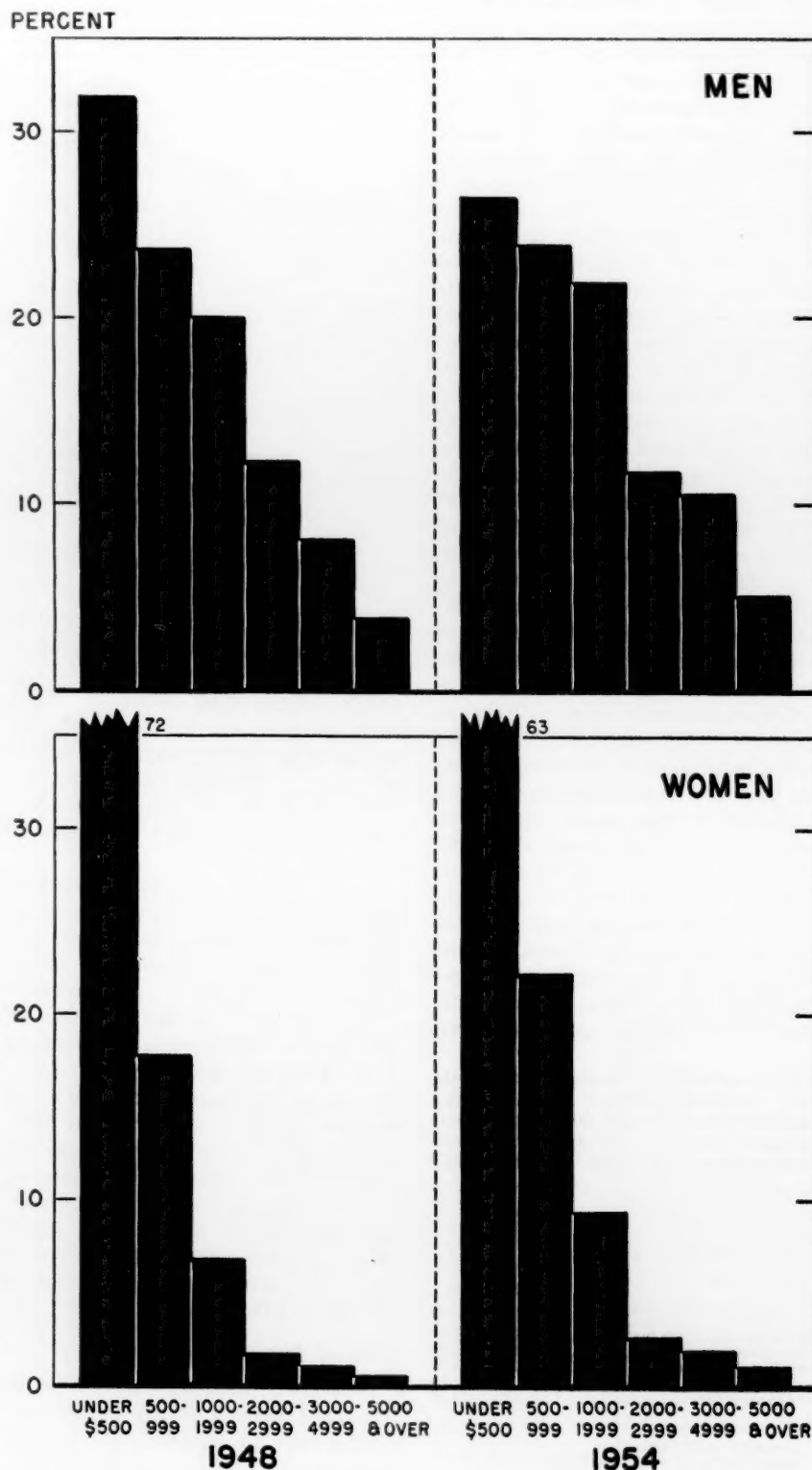
Total money income class (in 1948 prices)	Number <sup>1</sup> (in thousands)	
	Men	Women
Total.....	+850	+1,200
Less than \$500.....	-50	+200
\$500-999.....	+200	+550
1,000-1,999.....	+250	+250
2,000-2,999.....	+100	+100
3,000 or more.....	+350	+100

<sup>1</sup> Derived from data in table 3. The lowest income group includes those reporting no money income.

The shift from 1948 to 1954 in the income position of women and of men, after adjustment for the price change, is illustrated in chart 2. For women the proportion in each income class except the lowest was larger in 1954 than in 1948. For men, however, the decline in the relative number reporting no income or less than \$500 was balanced by an increase in the proportions reporting \$1,000-\$1,999 and \$3,000 or more. Those in the highest income class were persons who had full-time employment or self-employment or were retired persons with substantial investment income.

Changes in the place of residence of the aged population, like price changes, have an important bearing on the interpretation of changes in the money income distributions. The level of cash income is, of course, substantially higher in urban than in rural communities, and it is lowest for farm residents. Because of the rural-urban variations in living costs and in the extent of income in kind, the absolute differences in size of money income should not be overemphasized. It is nevertheless significant that there were fewer persons aged 65 and over living on farms in April 1955 than in April 1949, despite the 18-percent growth in the aged population. Moreover, the number of farm residents declined from 19 percent to 15 percent of all aged persons not in institutions; for men the decline was from 22 percent to 18 percent and for women, from 16 percent to 12 percent. This shift from farms, of course, means that some of the apparent improvement in real money income was offset by higher living costs and lower income in kind. It is worth noting, however, that the percentage rise in the median money income of income

Chart 2.—Percentage distribution of persons aged 65 and over by money income in 1948 dollars, 1948 and 1954<sup>1</sup>



<sup>1</sup> Noninstitutional population of the continental United States. See table 3 for source and explanation.

recipients was much greater from 1948 to 1954 for men living in cities than for those in rural nonfarm areas, and that for farm residents there was a decline in cash income in current dollars.

Bureau of the Census estimates of income distribution are subject not only to sampling errors, particularly large where small numbers are involved, but also to errors of response and nonreporting. The number of persons at the top of the income scale tends to be underreported, to judge from tax returns. The number at the bottom of the income scale tends to be overestimated because respondents are likely to forget occasional earnings, small interest or dividend payments, contributions, or assistance received for a brief period. The number with zero income is certainly overstated; estimates of the number of persons with income from specific sources suggest that the correct proportion (for men and women combined) is probably 4-5 percentage points smaller than those shown in table 3 for both 1948 and 1954. This overstatement may be attributed to two factors: (1) the general tendency of respondents, already noted, to forget income received irregularly in small amounts; (2) the fact that many of the old-age assistance recipients with no cash income other than assistance—64 percent of all old-age assistance recipients, or about 1.6 million, in early 1953<sup>5</sup>—probably report no money income because assistance is customarily referred to as a payment based on the difference between budgeted requirements and available resources.

The underestimates of income by those with relatively small amounts may have been less for 1954 than for 1948 since social insurance benefits were paid to many more persons in the later year and the average payments under both social insurance and old-age assistance programs were substantially larger. These developments, however, probably do not significantly affect the estimates of changes in the numbers and proportions within broad income groups.

<sup>5</sup> Charles E. Hawkins, "Recipients of Old-Age Assistance: Income and Resources," pages 3-6 of this issue.

**Table 4.—Percentage distribution of families with head aged 65 and over and of unrelated individuals aged 65 and over by money income, and median money income by place of residence, 1948 and 1954**

(Continental United States; noninstitutional population)

Annual money income and place of residence	Families with head aged 65 and over			Unrelated individuals		
	1948	1954		1948	1954	
		1948 prices <sup>1</sup>	Current prices		1948 prices <sup>1</sup>	Current prices
	Percentage distribution					
Total number <sup>2</sup> (in thou- sands).....	4, 980	5, 400	5, 400	2, 360	3, 120	3, 120
Total per cent.....	100. 0	100. 0	100. 0	100. 0	100. 0	100. 0
Less than \$1,000.....	27. 7	24. 7	20. 9	73. 1	69. 3	65. 4
1,000-1,999.....	24. 1	24. 8	24. 4	17. 0	18. 2	19. 6
2,000-2,999.....	15. 2	15. 5	15. 2	5. 2	6. 5	7. 6
3,000-4,999.....	16. 6	18. 9	20. 2	2. 8	4. 0	4. 7
5,000 and over.....	16. 4	16. 1	19. 2	1. 8	2. 0	2. 7
	Median money income					
Total.....	\$1, 907	\$2, 030	\$2, 294	\$697	\$720	\$796
Urban.....	2, 456	( <sup>3</sup> )	2, 875	774	( <sup>3</sup> )	855
Rural nonfarm.....	1, 558	( <sup>3</sup> )	1, 929	560	( <sup>3</sup> )	681
Rural farm.....	1, 206	( <sup>3</sup> )	1, 091	474	( <sup>3</sup> )	( <sup>3</sup> )

<sup>1</sup> Estimated roughly in the Division of Research and Statistics by converting the limits of each income class in 1954 to 1948 dollars on the basis of the change in the BLS consumer price index and then recalculating the number of families and individuals at each revised income level.

<sup>2</sup> Estimated number at the survey dates, April

1949 and April 1955, respectively. April 1949 estimates adjusted to conform to the most recent population estimates.

<sup>3</sup> Not estimated.

Source: Bureau of the Census, *Current Population Reports, Consumer Income*, Series P-60, Nos. 6 and 20, and *Population Estimates*, Series P-25, No. 98.

Any inferences from the data on size of individual income must be qualified by the fact that married women characteristically depend on their husbands for support. Almost two-thirds of all men aged 65 and over, and more than one-third of the women aged 65 and over in April of 1949 and 1955 were married and living with their spouses. Almost all the married women who had no income in their own right in 1954 were wives of earners or of beneficiaries under a public employees' retirement or veterans' program. They probably numbered roughly 1 million, or more than one-third of all women reporting no income in the Bureau of the Census survey. The income position of the aged could best be appraised if data were presented separately for couples with head aged 65 and over and for aged men and women with no spouse, but unfortunately current data are not available in that form.

**Family income.**—The distributions for 1948 and 1954 by money income class of all families with head aged 65 and over (married couples and

others) and of aged individuals living alone or with nonrelatives are compared in table 4. Like the income data for individuals, they give evidence both of improvement since 1948 and of continuing need.

The relative number of families with an aged head that reported cash income of less than \$1,000 decreased from 28 percent to 21 percent, and the proportion with \$4,000 or more rose from 20 percent to 28 percent. The 5.4 million families with head aged 65 and over in April 1955 were made up of 4.1 million couples and 1.3 million other families—usually with a widow or widower as head. The relatively favorable income position of many families with aged head is attributable to the earnings of a family member under age 65. From data for April 1954, it may be inferred that the 5.4 million families contained some 3 million members aged 18-64, exclusive of young wives of the family heads.

Of the 3.1 million aged persons who lived alone or with nonrelatives in the spring of 1955, about 15 per-



cent reported current money incomes of \$2,000 or more in 1954 and almost two-thirds less than \$1,000. Their situation, as a group, was better than in 1948, when only 10 percent of all unrelated individuals reported \$2,000 or more and almost three-fourths less than \$1,000. Perhaps more significant than these changes in the distribution, which do not take into account the 12-percent price rise, is the increase of some 750,000 in the number of nonmarried persons able to live by themselves—an increase presumably due in large part to the growth in the old-age and survivors insurance rolls and the rise in benefit payments.

When the 1954 distributions are adjusted for the reduction in the purchasing power of the dollar between 1948 and 1954, there still appears to have been a moderate shift up the income scale—out of the lowest income class and into the middle or higher income classes (table 4). The fact that there was no increase in the proportion of families with an aged head that had incomes of \$5,000 or more, in 1948 dollars, may reflect a reduction in the proportion of aged couples or widowed parents sharing a household with adult children who were the main earners but not the nominal heads of the family.

The aged with the smallest resources tend to live in the homes of adult children or other relatives. In the spring of 1955 there were in all some 2.6 million persons aged 65 and over, or 19 percent of the aged population, living in the home of relatives. Only 8 percent of the men and 20 percent of the women aged 65-74, but 22 percent of the men and 35 percent of the women aged 75 and over, lived in the home of relatives. While persons in the older group are the more likely to need personal care by others, they are also much less likely than persons under age 75 to have an independent retirement income. Apparently the great majority of persons aged 65 and over prefer to live independently, when health permits, even though they must eke out a living on a small income.

### **Incomes and Budget Costs**

Income-size data have significance primarily because of the inferences

to be drawn regarding the level of living that can be maintained. In the absence of information on the actual consumption of aged persons, therefore, it would be useful to have estimates of the number of aged persons whose purchasing power does not provide the level of living described by a clearly defined budget standard. Such estimates are valid, however, only if (1) separate budgets are developed for aged persons living alone, with spouse only, or with other relatives; (2) the cost of these budgets is estimated for communities of different size throughout the country; and (3) reliable estimates are available for the same period on the distribution by income of aged persons in these different situations, preferably with adjustment for the extent of homeownership among them.

In 1947-48 the Social Security Administration, following procedures developed by the Bureau of Labor Statistics for its city worker's family budget, prepared a budget for an elderly couple living by themselves in an urban area, "intended to include those goods and services that are necessary for a healthful, self-respecting mode of living that allows normal participation in the life of the community in accordance with current American standards."<sup>6</sup> The cost of this budget, estimated for each of 34 cities at October 1950 prices, ranged from about \$1,600 in New Orleans to about \$1,900 in Milwaukee. (If the cost of housing, which varies most widely among cities, and of heat and utilities is excluded, the costs of other goods and services ranged from \$1,125 in Savannah to \$1,270 in Seattle.) The budget has not been priced since 1950.

The Welfare and Health Council of New York City recently prepared a family budget standard<sup>7</sup> for the city that corresponds to the level of the city worker's family budget but incorporates recent information on consumer needs and practices. The Council chose this standard because, ac-

cording to a statement made in their report:

Social and health agencies in many large cities have found that the cost of the City Worker's Family Budget marks a significant dividing point in their clients' ability to meet normal financial obligations. Families whose incomes are sufficient to maintain this level of living usually can pay their bills or use credit to tide them over all but emergency situations, such as catastrophic illness in the family. Those with lower incomes, however, seldom have financial resources to fall back on in critical periods, and they are less able to pay for services from social and health agencies even though their incomes are sufficient for financial independence at a marginal level.

The Council developed equivalent budgets for various family types, computed their cost as of October 1954, and published cost summaries for persons of various age, sex, and activity groups, with adjustment factors to take account of the family size. The total cost of goods and services for an elderly couple living alone in New York City was estimated at \$2,137 if the head and his wife were both retired, about \$2,520 (excluding taxes) if the head was employed.<sup>8</sup> The total cost, including old-age and survivors insurance, temporary disability insurance, Federal income, and State income taxes, was estimated at about \$2,850, if the husband was employed. Retired workers at the same level of living would not be required to pay income taxes.

If the couple shares a home with relatives the cost is reduced because per capita housing and certain other costs are inversely related to the size of the family. Thus, for example, the budget cost for a retired couple in New York would be less than \$1,900 if the family included one other member and \$1,500 or \$1,600 if

<sup>8</sup> These figures are substantially higher than the October 1954 cost of about \$1,930 that would result from applying the BLS consumer price index for New York City to the BLS cost estimate of \$1,782 for October 1950. Such a procedure would be questionable, however, because the relative importance of different consumption categories is not the same in the budget and the index.

<sup>6</sup> "A Budget for an Elderly Couple," *Social Security Bulletin*, February 1948.

<sup>7</sup> Research Department, Welfare and Health Council of New York City, *A Family Budget Standard for the Use of Social and Health Agencies in New York City*, 1955.

the couple shared a home with three others—say, a married daughter, her husband, and child. Corresponding cost estimates for nonmarried persons aged 65 and over living alone range from about \$2,000 (excluding taxes) for an employed man or woman to about \$1,500 for a woman not working or seeking work. For an aged woman living as a dependent member of a large family, the cost is estimated at \$700-\$800.

Average budget costs for persons with comparable living arrangements would, of course, be lower for the United States as a whole, because prices of certain goods and services are lower and homeownership and kitchen gardens are much more common in small communities than in large cities. Costs in New York City may not, however, be greatly in excess of the average for large cities; according to the cost estimates for the elderly couples' budget in October 1950, New York ranked fourteenth among the 34 cities—11 percent above the lowest city and 7 percent below the highest.

There may therefore be some point in a comparison of the cost estimates for New York City with income data for aged persons living in urban areas. Almost two-thirds of the total aged population lived in urban communities in April 1955.<sup>9</sup> Unfortunately, income data are not available for aged couples and nonmarried persons separately, so that it is necessary to make inferences as to the income level of couples from data for aged men and for all families with an aged head.

According to the Bureau of the Census income survey for 1954, half of all urban men aged 65 and over with income had less than \$1,610 in money income that year and half of all urban families with aged head had less than \$2,875. Although the former figure understates the income available to married couples and the latter overstates it because larger families (some of them with adult earners under age 65) are included, it is clear that many aged couples in cities cannot maintain a level of living equivalent to

that represented by the New York City budget standard. The same conclusion is reached when the budget cost estimates for nonmarried aged persons living alone (some \$2,000 for those at work and about \$1,600 and \$1,500 for retired men and women, respectively) are compared with the \$855 median income of aged individuals living alone or with nonrelatives in urban communities.

### ***Social Security Payments and Size of Total Money Income***

*Situation in 1954.*—A considerable proportion of the aged persons with small money income in 1954 were old-age and survivors insurance beneficiaries or recipients of public assistance.

For retired couples with wife entitled to wife's benefits, the maximum monthly benefit under old-age and survivors insurance was \$147.80 (\$1,774 a year) at the end of 1954, and 28 percent of the retired couples received less than \$80 a month (\$960 a year).<sup>10</sup> For retired men who were nonmarried or whose wives were either under age 65 or entitled on their own wage record, the maximum was \$98.50 a month (less than \$1,200 a year). Seventy-eight percent were receiving monthly benefits of less than \$80 at the end of 1954; for 22 percent, benefits were less than \$40 a month (\$480 a year). Retired women workers received lower benefits because of lower average earnings; at the end of 1954, 95 percent had a monthly benefit of less than \$80, and 46 percent had less than \$40. The maximum benefit amount possible for aged widows was \$73.90 a month, but almost one-third received less than \$40 a month. The total amount paid to a beneficiary during 1954 (even one on the rolls the entire year) was, of course, lower than the annual rate at the end of the year indicates, because the increases provided by the 1954 amendments were effective only for the last 4 months of the year.

<sup>10</sup> These and subsequent figures on the proportion of beneficiaries receiving benefits of a given amount relate to the total number and include those residing outside the continental United States, who are omitted from the data presented earlier.

The benefit amounts do not necessarily represent the total money income of old-age and survivors insurance beneficiaries, many of whom have some earnings, private pensions, income from private investments, or public assistance. In general, however, aged insurance beneficiaries whose benefits are low because their earnings had been low or irregular (except for those who also had substantial noncovered earnings) are least likely to have established rights to private pensions or to have accumulated private savings. Part-time employment is also least likely to be available to a retired worker who had been a marginal worker in his younger days or who had retired many years earlier with benefits calculated on earnings when the general level of wages was lower.

Insurance beneficiaries who also receive old-age assistance have, on the average, smaller benefits than all aged insurance beneficiaries. There are, however, many persons receiving small benefits who do not receive supplementary public assistance payments, partly because in the low-income States benefits tend to be relatively small and public assistance standards relatively low. Moreover, some beneficiaries do not apply for assistance, and some are ineligible because of assets or support from relatives. In 1951 the majority of beneficiaries with the lowest benefits were not receiving public assistance, according to data from the national sample survey of aged beneficiaries conducted by the Bureau of Old-Age and Survivors Insurance.<sup>11</sup> Although the number of aged persons receiving both old-age and survivors insurance benefits and assistance payments increased more than one-fifth between the end of 1951 and the end of 1954, the proportion of all aged beneficiaries receiving supplementary old-age assistance payments dropped from about 12 percent to less than 9 percent.

On the basis of data collected in the special study of old-age assistance recipients in 1953, it is estimated

<sup>11</sup> See also Edna C. Wentworth, "Economic Situation of Aged Insurance Beneficiaries: An Evaluation," *Social Security Bulletin*, April 1954.

<sup>9</sup> Bureau of the Census, *Current Population Reports, Population Characteristics, Series P-20, No. 63* (Nov. 2, 1955).



that more than 90 percent of the couples with both husband and wife receiving an assistance payment had total money income (including assistance) during the survey month at an annual rate of less than \$2,000 and that about one-third had less than \$1,000.<sup>12</sup> The situation was probably not very different in 1954 because there was little change from 1953 to 1954 in the average old-age assistance payment or the size of the caseload. Of the couples in the 1953 study, 94 percent lived in their own home, and more than three-fourths had no other relatives present. Of the recipients with no spouse or with spouse present who was not receiving a separate old-age assistance payment, 80 percent had total money income equivalent to less than \$1,000 a year; one-fourth had less than \$500 a year. Recipients of old-age assistance whose payment supplemented an old-age and survivors insurance benefit had somewhat larger total money income than other recipients, on the average. When they are excluded, it appears that 96 percent of the couples had total money income at an annual rate of less than \$2,000 and 39 percent had less than \$1,000. Of the other recipients with no old-age and survivors insurance benefits, 84 percent had income equivalent to less than \$1,000 a year and 28 percent had less than \$500.

Rough estimates based on these data suggest that of all aged persons (not in institutions) in the continental United States who reported no money income or less than \$1,000 in 1954, between one-fifth and one-fourth were on the public assistance rolls.<sup>13</sup> They made up almost a fifth even when those who received assistance to supplement an old-age and survivors insurance benefit are excluded.

**Future effect of old-age and survivors insurance.**—A continuing decline in the proportion of aged persons primarily dependent on public assistance and a significant increase in the proportion receiving old-age

and survivors insurance are anticipated as the old-age and survivors insurance program matures. These changes have more significance in terms of a probable shift of aged persons from the lowest income group than might appear from a comparison of average old-age and survivors insurance benefits with average old-age assistance payments in 1954.<sup>14</sup> The reason is that the average insurance benefit amount will continue to rise for some years to come.

A large proportion of the persons receiving monthly benefits in December 1954 either became beneficiaries before 1952 or were unable to qualify for a benefit computation based on work after 1950. Although all of them benefited from the general benefit increases adopted in 1950, 1952, and 1954, many had lower average monthly earnings than they would have had if they had been able to qualify under the present provisions.

Because of the limitations on coverage in the early years of the program, many full-time workers were covered for only part of their work. When coverage of the program was widely extended in 1950, Congress provided a "new start," not only for the newly covered persons but also for those previously covered. Under this provision, thousands of persons became eligible for benefits—many, however, for the minimum amount. In the computation of average earnings the "new start" means, for most men and women coming on the rolls in the future, elimination of the 14 years before 1951—years that may have included periods of noncoverage and in many of which the general wage level was relatively low.

A further liberalization in the Social Security Act in 1954 permits as many as 5 years of low earnings to be dropped in computing average

monthly earnings. Under the "disability freeze" provisions of the 1954 amendments, periods of extended disability may also be excluded from computation of the average monthly earnings and therefore will not reduce benefit amounts. All these changes mean higher benefits for the full-time worker—whether at low or high wages—who comes on the rolls in the future.

During the first 6 months of 1955, when old-age benefits were awarded to almost 511,000 persons, 69 percent of the awards went to persons whose benefits were based on earnings after 1950 and who were eligible for the dropout. Of these awards, which are likely to be typical of benefits awarded in the future, 55 percent were for benefits of at least \$80 a month; for men the proportion was 67 percent and for women 21 percent.

It is estimated that at the end of 1960 the percentage distribution by benefit amount of all retired men receiving old-age benefits will compare as follows with the distribution in December 1954:

Monthly benefit	1954	1960
Total percent.....	100	100
\$30.00 (minimum).....	13	7
30.10-59.90.....	30	18
60.00-74.90.....	25	20
75.00-98.50.....	32	54
98.50-108.50.....		

There is a second factor that should result in higher real incomes for the aged in the future, provided prices are stable and economic activity continues at a high level. Many persons who are now aged had had all their resources wiped out during the depression and were never again able to accumulate savings for their old age. Persons reaching retirement age now and in the next few years, however, have had a better opportunity as a group to accumulate private savings for retirement because of high levels of employment and rising wage levels during their middle age. During a family's younger years, savings are likely to be for education of children and purchase of a home and other large durable consumer goods. It is after a worker reaches age 45 or 50 that funds are more likely to be put aside for use in retirement.

<sup>12</sup> See also Sue Ossman, "Concurrent Receipt of Public Assistance and Old-Age and Survivors Insurance," *Social Security Bulletin*, September 1955.

<sup>13</sup> Old-age assistance recipients living in institutions—almost 5 percent of the caseload according to the 1953 survey—are excluded from the comparison.

<sup>14</sup> A mere shift of old-age assistance recipients to the old-age and survivors insurance rolls at 1954 benefit levels would not greatly reduce the concentration of the aged population at the bottom of the income scale. It is estimated roughly that some 63 percent instead of 67 percent of all aged persons, not in institutions, would have had no money income or less than \$1,000 in 1954 if the 2.1 million old-age assistance recipients who did not receive old-age and survivors insurance benefits are excluded entirely from the aged population.



# Notes and Brief Reports

## Trust Fund Operations, 1955

The financial operations of the old-age and survivors insurance system are carried on through the Federal old-age and survivors insurance trust fund. Sums equivalent to 100 percent of current collections under the Federal Insurance Contributions Act and under chapter 21 of the Internal Revenue Code of 1954 are transferred by permanent appropriation to the trust fund on the basis of estimates made by the Secretary of the Treasury. Adjustments are made periodically to the extent that these estimates are found to differ from the amounts of contributions actually payable on the basis of reported earnings. Contributions received under voluntary agreements with States for the coverage of State and local government employees are deposited directly in the trust fund.

In 1955, total contributions appropriated to and deposited in the old-age and survivors insurance trust fund—excluding amounts reimbursed to the General Treasury for refund of excess employee tax collections—amounted to \$5,713 million, an increase from 1954 of 11 percent. The rise in contribution income is due largely to the provisions in the 1954 amendments to the Social Security Act that raised the taxable wage base from \$3,600 to \$4,200 and expanded the coverage of the program. Both provisions became effective January 1, 1955, but only the former had a substantial effect in 1955. The new coverage will materially affect the 1956 contribution income, however, since in that year—for the first time—farmers and other newly covered self-employed persons pay contributions based on their earnings (for 1955).

Investments of the trust fund earned \$454 million in interest in 1955, slightly more than in the previous year. An additional \$7 million in interest was received during the year as a result of the financial interchange provisions of the 1951 amendments to the Railroad Retirement Act.

Expenditures for old-age and survivors insurance benefit payments totaled \$4,968 million in 1955, and administrative expenses amounted to \$119 million. Benefits were 35 percent higher than those paid in 1954, largely because the higher benefits and the liberalized retirement test under the 1954 amendments affected 1954 payments only in the last quarter of that year but were effective throughout all of 1955.

At the end of the year the total assets of the old-age and survivors insurance trust fund were \$21,663 million, a net addition to the fund of \$1,087 million during 1955. In 1954, assets had increased \$1,868 million.

The unemployment insurance trust fund is composed of the 51 accounts for the State unemployment insurance programs, the railroad unemployment insurance account, and the Federal unemployment account. In 1955 the State accounts were credited with deposits of \$1,215 million and interest of \$185 million. Withdrawals for benefit payments amounted to \$1,352 million and were one-third less than in 1954, indicating the general improvement in economic conditions. At the end of the year the net balance

in the State accounts was \$8,242 million.

The railroad unemployment insurance account balance continued to decline in 1955. From \$492 million at the end of 1954, it had dropped by September to \$395 million. As a result, the tax rate for 1956, tied by statute to the size of the reserve in September, was raised from 0.5 percent of payroll, the rate carriers have paid since 1948, to 1.5 percent of payroll. By the end of the year the railroad account had dropped to \$372 million. Deposits in 1955 (including the annual transfer from the railroad unemployment administration fund) amounted to \$16 million, and interest earned was \$10 million.

The Federal unemployment account was activated December 23, 1954, by a transfer of \$64 million from the General Treasury under the provisions of Public Law No. 567 (Eighty-third Congress, second session).<sup>1</sup> This law—the Employment Security Administrative Financing Act of 1954—provided for a reserve of \$200 million in the Federal unemployment account, from which repayable non-interest-bearing loans may be made to the States for payment of unemployment insurance benefits. The re-

<sup>1</sup> See the *Bulletin*, November 1954, page 18.

Table 1.—Investments of social security trust funds and interest-bearing public debt at end of specified period, 1936-55

[Amount in millions]

At end of—	Interest-bearing public debt	Social security trust fund investments			
		Total amount	Percent of public debt	Old-age and survivors insurance trust fund	Unemployment trust fund
1936.....	\$33,699	\$64	0.2		\$84
1937.....	36,715	1,138	3.1	\$513	625
1938.....	38,899	1,926	5.0	862	1,064
1939.....	41,445	2,944	7.1	1,435	1,509
1940.....	44,458	3,962	8.9	2,016	1,945
1941.....	57,451	5,468	9.5	2,736	2,732
1942.....	107,308	7,342	6.8	3,655	3,687
1943.....	164,508	9,874	6.0	4,779	5,095
1944.....	228,891	12,546	5.5	5,967	6,579
1945.....	275,694	14,563	5.3	7,054	7,508
1946.....	257,649	15,643	6.1	8,079	7,564
1947.....	254,205	17,371	6.8	9,268	8,102
1948.....	250,579	19,052	7.6	10,556	8,496
1949.....	235,019	19,424	7.6	11,728	7,696
1950.....	254,283	20,970	8.2	13,331	7,639
1951.....	257,070	23,444	9.1	15,017	8,427
1952.....	265,293	25,983	9.8	16,960	9,023
1953.....	272,881	27,836	10.2	18,291	9,545
1954.....	275,731	28,602	10.4	19,863	8,740
1955:					
June.....	271,741	29,014	10.7	20,580	8,434
December.....	277,799	29,855	10.7	21,102	8,754

Source: *Daily Statement of the U. S. Treasury* and other Treasury Department releases.

serve is being accumulated from the excess of Federal unemployment tax collections over State and Federal employment security administrative expenses. So far, one loan has been made: Alaska was credited with \$3 million from the account as of July 1, 1955.<sup>2</sup> During 1955 deposits in the Federal unemployment account totaled \$87 million, \$2 million was earned in interest, and \$3 million was withdrawn for the Alaska loan; the year-end balance was \$151 million.

The total assets of the unemployment trust fund at the end of 1955 amounted to \$8,764 million, compared with \$8,749 million at the close of 1954.

Under the provisions of the Social Security Act, as amended, the Federal old-age and survivors insurance trust fund is administered by a Board of Trustees composed of the Secretary of the Treasury as Managing Trustee, the Secretary of Labor, and the Secretary of Health, Education, and Welfare. The Commissioner of Social Security is Secretary of the Board.

The Managing Trustee invests the portion of the old-age and survivors insurance trust fund that, in his judg-

ment, is not required for current expenditures for benefit payments and administrative expenses. The Social Security Act restricts permissible investments of the trust fund to interest-bearing obligations of the United States Government and to obligations guaranteed as to principal and interest by the United States. Obligations of these types may be acquired on original issue at par or by purchase of outstanding obligations at market price. In addition, the act authorizes the issuance of special obligations exclusively to the trust fund. Regular obligations acquired by the trust fund may be sold at market price. Special issues are to be redeemed at par plus accrued interest.

Although the unemployment trust fund is composed of the separate State accounts, the railroad unemployment account, and the Federal unemployment account, investments are made by the Secretary of the Treasury for the fund as a unit. Interest earned on the fund's investments is distributed quarterly among all accounts on the basis of the average daily balance of each account. Permissible types of investments are the same as for the old-age and survivors insurance trust fund.

During 1955, net investments for the old-age and survivors insurance trust fund amounted to \$1,239 million. At the close of the year the fund

held a portfolio of \$21,102 million in Government securities, including Treasury bonds and notes and both public (marketable) and special issues of certificates of indebtedness. The unemployment trust fund had a net acquisition in 1955 of \$14 million and a total of \$8,754 million in invested assets at the close of the year. The net acquisitions of the two trust funds together totaled \$1,253 million, and the sum of their total investments at the end of 1955 was slightly less than \$30 billion. This sum represented 10.7 percent of the interest-bearing public debt, approximately the same proportion as that at the end of the previous year (table 1).

The Social Security Act of 1935 required that the investments of the old-age reserve account (now the old-age and survivors insurance trust fund) must earn at least 3 percent. The 1939 amendments removed all reference to a minimum yield except on special obligations issued to the trust fund. These special obligations are required to bear the average rate of interest on the interest-bearing portion of the public debt, computed as of the end of the month next preceding the date of issue and rounded to the next lowest  $\frac{1}{8}$  of 1 percent if the average rate is not itself an exact multiple of  $\frac{1}{8}$  of 1 percent.

In the first half of 1955 the old-age and survivors insurance trust fund acquired additional securities in the form of special certificates of indebtedness bearing  $2\frac{1}{4}$ -percent interest and various public (marketable) issues. Special certificates were redeemed in January, February, and April, but acquisitions made in March, May, and June resulted in a net increase of \$662 million in the half year. During the same period the unemployment trust fund redeemed  $2\frac{1}{4}$ -percent special certificates in every month but May; the net redemption was \$296 million for the 6 months. On June 30 the special certificates held by both funds matured and were replaced by a new 1-year special issue, again at  $2\frac{1}{4}$ -percent interest.

In August the computed interest rate on the interest-bearing public debt went higher than  $2\frac{3}{8}$  percent and remained above  $2\frac{3}{8}$  percent but below  $2\frac{1}{2}$  percent to the end of the

Table 2.—Investments of the social security trust funds, by type and earnings, end of December, 1954 and 1955

[In millions]

Type of investment	Old-age and survivors insurance trust fund at end of December		Unemployment trust fund at end of December	
	1955	1954	1955	1954
Total.....	\$21,101.9	\$19,862.5	\$8,753.5	\$8,739.9
Public issues:				
$2\frac{1}{4}$ percent.....	4.2	4.2	4.0	4.0
$2\frac{3}{8}$ percent.....	1,188.6	1,151.4	150.0	150.0
$2\frac{1}{2}$ percent.....	20.0			
$2\frac{3}{4}$ percent.....	1,081.9	1,081.9	760.0	760.0
$2\frac{1}{2}$ percent.....	30.0			
3 percent.....	68.2			
$3\frac{1}{2}$ percent.....	45.1	45.1	50.0	50.0
Net unamortized premium and discount <sup>1</sup>	\$1.2	2.6	.9	.9
Special issues:				
$2\frac{1}{4}$ percent.....	16,622.7	17,577.2	7,544.7	7,775.0
$2\frac{3}{8}$ percent.....	2,040.0		244.0	

<sup>1</sup> Refers only to the investments acquired above or below par value in open-market operations. "Premium" is the excess of the price paid in the open market over par value; "discount" is the amount by which the price paid is less than par value. The Treasury Department amortizes this positive or negative difference over the remaining life of the obligations. At any given time, the "net unamor-

tized" figure represents a subtraction of the amount remaining to be written off between that time and maturity on issues bought at a premium from the amount still to be "written on" for issues bought at a discount.

<sup>2</sup> Includes \$84,753 of interest purchased.

Source: Unpublished Treasury Department releases.

year. In consequence, special certificates issued to the old-age and survivors insurance trust fund bore 2 $\frac{3}{8}$ -percent interest beginning in September. The unemployment trust fund acquired additional special certificates at 2 $\frac{3}{8}$  percent beginning in November; it was redeeming rather than acquiring securities in September and October. Of the total investments of \$29,855 million in the portfolios of both funds at the end of 1955, \$26,451 million or 89 percent (the same proportion as in the previous year) was in special obligations—\$24,167 million at 2 $\frac{1}{4}$ -percent interest and \$2,284 million at 2 $\frac{3}{8}$ -percent (table 2).

The old-age and survivors insurance trust fund also acquired \$155 million in additional public issues during the year; it held \$2,438 million in this type of investment at the end of 1955. When the 40-year, 3-percent Treasury bonds were issued in February, \$25 million was invested in them for the trust fund, and in two subsequent purchases the total holdings of these bonds were increased to \$68 million. In March, \$33 million in 2 $\frac{1}{2}$ -percent bonds of 1967-72 was purchased. In July the second purchase of the 3-percent bonds of 1995 was made. In December, \$4.5 million was invested in 2 $\frac{1}{2}$ -percent bonds, and the third purchase of the 3-percent bonds of 1995 was made. In that month the fund also acquired two types of marketable securities that it had never before held when it invested \$20 million in 2 $\frac{5}{8}$ -percent Treasury certificates of indebtedness (not to be confused with the special certificates of indebtedness issued by the Treasury to various trust and other funds) and \$30 million in Treasury notes. The unemployment trust fund acquired no public issues during 1955.

The interest provisions governing investment of the unemployment trust fund in special obligations are those established in the Social Security Act of 1935 for that fund and made applicable to special obligations of the old-age and survivors insurance trust fund by the 1939 amendments. Investments of the unemployment trust fund in other than special

issues must be at interest rates at least equal to the rates payable on special obligations.

The interest earnings of the unemployment trust fund and, from 1940 on, of the old-age and survivors insurance trust fund have therefore been directly affected by Federal debt financing and debt management. During World War II, when the computed average rate on the Federal interest-bearing debt declined, the rate of earnings of the two social security trust funds also declined (table 3). In the postwar period the computed average rate on the Federal debt rose gradually, and the rise was reflected shortly afterward in the interest rates earned by the two funds. Several years of relative stability followed, until in 1952 and again in 1953 their earnings rates went up. They dropped in 1954, and during most of that year and all of 1955 they remained at about the 1952 level.

The Treasury also manages several other social insurance and related trust funds. The principal ones are the railroad retirement account and the civil service retirement fund.

**Table 3.—Average interest rate on social security trust fund investments and interest-bearing public debt at end of specified period, 1936-55**

At end of—	Computed average interest rate (percent)		
	Interest-bearing public debt	Old-age and survivors insurance trust fund investments	Unemployment trust fund investments
1936.....	2.570	.....	2.50
1937.....	2.568	3.00	2.50
1938.....	2.586	3.00	2.50
1939.....	2.598	3.00	2.50
1940.....	2.566	2.84	2.50
1941.....	2.409	2.66	2.49
1942.....	2.059	2.44	2.24
1943.....	1.956	2.22	1.89
1944.....	1.919	2.20	1.91
1945.....	1.965	2.14	1.93
1946.....	2.057	2.04	1.94
1947.....	2.144	2.09	2.05
1948.....	2.216	2.20	2.16
1949.....	2.208	2.20	2.16
1950.....	2.209	2.19	2.16
1951.....	2.308	2.20	2.18
1952.....	2.353	2.30	2.30
1953.....	2.414	2.41	2.41
1954.....	2.291	2.29	2.30
1955:			
June.....	2.351	2.29	2.31
December.....	2.490	2.31	2.31

Source: *Daily Statement of the U. S. Treasury* and other Treasury Department releases.

In 1955 the total receipts of the railroad retirement account were \$732 million, of which contributions made up \$621 million and interest \$112 million.<sup>3</sup> Railroad retirement benefits amounted to \$573 million during the year and administrative expenses to \$6 million. The account had \$3,551 million in total assets at the end of the year, of which \$3,499 million was invested in special Treasury notes maturing at annual intervals from June 30, 1956, through June 30, 1960. The interest rate for the railroad retirement account investments is set by law at 3 percent.

Contributions to the civil service retirement fund in 1955 amounted to \$744 million and interest to \$234 million. Benefits of \$459 million were paid during the year. Administrative expenses of the system are not chargeable to the fund but to the General Treasury. At the end of the year the fund held invested assets of \$6,480 million: \$39 million in 3-percent Treasury bonds, \$0.5 million in 2 $\frac{1}{2}$ -percent savings bonds, \$4,473 million in 3-percent special issues, and \$1,967 million in 4-percent special issues. When 1954 ended, the fund's investments had been almost entirely in 4-percent special issues. Currently, these issues are being redeemed each month to meet the benefit payments, and income to the system is being invested, in general, in 3-percent special issues. In addition, any 4-percent special issues that mature are reinvested in new 3-percent special issues.

At the end of 1955, all types of special Government securities outstanding amounted to \$43.9 billion, 16 percent of the outstanding interest-bearing Federal debt. Together, the two social security funds held 60 percent of all special securities. Most of the remaining 40 percent was held by other trust funds, including the civil service retirement fund (15 percent), the several veterans' insurance funds (15 percent), and the railroad retirement account (8 percent).

<sup>3</sup> Excludes \$7.4 million transferred to the old-age and survivors insurance trust fund under the terms of the financial interchange provision of the Railroad Retirement Act.



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–56  
[In thousands; data corrected to Mar. 6, 1956]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Temporary disability benefits under Railroad Unemployment Insurance Act <sup>9</sup>	State laws <sup>10</sup>	Veterans' legisla-tion <sup>11</sup>	Rail-road Unem-ploy-ment Insurance Act <sup>9</sup>		
		Social Secu-rity Act	Rail-road Retirement Act	Civil Ser-vice Com-mis-sion <sup>3</sup>	Veterans Ad-minis-tration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>							
						Social Secu-rity Act <sup>4</sup>	Rail-road Retirement Act <sup>5</sup>	Civil Service Com-mis-sion <sup>3</sup>	Veterans Ad-minis-tration <sup>6</sup>	Social Secu-rity Act	Other <sup>8</sup>						
Number of beneficiaries																	
1955																	
January		4,965.3	404.9	217.8	2,635.1	2,002.1	186.7	65.5	(13)	40.0	11.0	40.2	1,670.3	105.6		140.7	
February		5,070.2	405.9	219.5	2,637.8	2,015.7	189.0	66.4	(13)	38.7	11.1	30.6	1,693.8	111.2		122.0	
March		5,169.9	410.3	220.7	2,642.7	2,030.9	190.8	67.5	1,146.0	44.0	15.2	30.5	1,690.2	106.9		111.0	
April		5,275.5	412.3	222.0	2,651.3	2,054.9	192.9	68.2	(13)	51.1	12.7	26.7	1,345.1	86.3		100.0	
May		5,370.0	414.2	223.4	2,659.8	2,077.1	194.9	69.0	(13)	51.7	12.5	25.8	1,136.0	66.1		54.5	
June		5,462.3	416.3	224.9	2,668.8	2,101.2	196.5	70.7	1,154.2	56.5	12.4	25.5	1,056.2	63.8		31.6	
July		5,527.8	417.6	225.8	2,675.6	2,115.4	197.2	70.8	(13)	44.0	11.7	22.3	923.8	67.6		23.3	
August		5,591.3	418.4	227.8	2,682.7	2,133.2	197.9	71.5	(13)	50.8	12.1	37.5	838.7	69.9		31.2	
September		5,646.3	419.7	229.8	2,688.6	2,150.0	198.8	71.9	1,155.8	48.0	12.0	35.8	763.2	61.8		29.6	
October		5,703.9	422.0	231.3	2,695.2	2,151.6	202.1	73.1	(13)	48.3	12.2	33.8	672.4	42.2		27.3	
November		5,747.6	424.5	231.8	2,700.8	2,154.3	204.6	73.5	(13)	46.1	12.4	37.5	685.3	39.6		33.6	
December		5,788.1	426.7	233.9	2,706.6	2,172.5	206.4	74.3	1,155.6	46.7	12.2	35.7	860.8	50.9		48.0	
1956																	
January		5,818.0	426.8	237.2	2,711.8	2,185.9	207.1	75.3	(13)	46.6	11.9	33.4	1,200.0	66.0		58.1	
Amount of benefits <sup>12</sup>																	
1940		\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448		\$105,696	\$11,833	\$12,267		\$518,700		\$15,961	
1941		1,079,648	51,169	119,912	64,933	320,561	23,644	1,559		111,799	13,270	13,943		344,321		14,537	
1942		1,124,351	76,147	122,806	68,115	325,265	39,523	1,603		111,193	15,005	14,342		344,084		6,268	
1943		911,696	92,943	125,795	72,961	331,350	55,152	1,704		116,133	17,843	17,255		79,643		917	
1944		1,104,638	113,487	129,707	77,193	456,279	73,451	1,765		144,302	22,034	19,238		62,385	\$4,215	582	
1945		2,047,025	148,107	137,140	83,874	697,830	99,651	1,772		254,238	26,127	23,431		445,866	126,630	2,359	
1946		5,135,413	222,320	149,188	94,585	1,268,984	127,933	1,817		333,640	27,851	30,610		1,094,850	1,743,718	39,917	
1947		4,658,540	287,554	177,053	106,876	1,676,029	149,179	1,823		382,515	29,460	33,115	\$11,368	776,165	970,542	39,401	
1948		4,454,705	352,022	208,642	132,852	1,711,182	171,837	36,011	\$918	413,912	32,315	32,140	30,843	793,265	510,167	28,599	
1949		5,613,168	437,420	240,893	158,973	1,692,215	196,586	39,257	4,317	477,406	33,158	31,771	30,103	1,737,279	430,194	103,596	
1950		5,196,761	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409	491,579	32,740	33,578	28,099	1,373,426	34,653	59,804	
1951		5,503,855	1,321,061	268,733	196,529	1,647,938	506,803	49,527	14,014	519,398	57,337	33,356	26,297	840,411	2,234	20,217	
1952		6,285,237	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,986	572,983	63,298	37,251	34,689	998,237	3,539	41,793	
1953		7,353,396	2,175,311	374,112	260,300	1,840,437	743,536	83,319	27,325	613,475	87,451	43,377	45,150	962,221	41,698	46,684	
1954		9,455,374	2,697,982	428,900	298,126	1,921,380	879,952	93,201	32,530	628,801	92,229	41,480	49,173	2,026,866	107,666	157,088	
1955		10,275,552	3,747,742	438,970	335,876	2,057,515	1,107,541	121,847	39,362	688,426	112,871	42,233	51,945	1,350,268	87,672	93,284	
1956																	
January		857,588	262,404	34,019	26,180	168,508	82,414	8,935	2,972	56,608	7,834	3,434	5,070	170,882	10,199	18,129	
February		855,610	270,106	34,140	26,320	168,451	83,115	9,061	2,988	56,770	7,467	3,137	3,859	165,469	10,235	14,492	
March		884,513	277,284	34,556	26,627	170,656	83,953	9,163	3,068	57,325	8,646	4,314	4,368	178,762	11,338	14,453	
April		846,580	284,465	34,745	26,808	170,765	85,177	9,282	3,085	57,647	10,210	3,792	3,592	135,779	8,423	12,810	
May		829,816	290,578	34,967	26,964	171,438	86,287	9,397	3,128	57,961	10,248	3,773	3,625	117,402	6,739	7,309	
June		823,681	296,522	35,167	27,043	171,267	87,503	9,497	3,153	58,488	11,244	3,464	3,397	108,861	6,607	3,468	
July		810,548	300,999	35,293	27,162	172,100	88,413	9,551	3,185	57,993	9,024	3,252	2,818	91,602	6,764	2,392	
August		823,944	305,302	35,359	27,582	172,342	89,431	9,607	3,253	58,075	10,176	3,385	5,185	92,834	7,682	3,731	
September		817,082	308,860	36,521	27,767	171,495	90,344	9,827	3,283	57,789	9,612	3,357	5,064	83,169	6,528	3,466	
October		811,776	312,861	36,729	27,832	173,660	91,099	10,000	3,703	57,310	9,719	3,398	4,803	70,091	4,243	3,328	
November		820,709	316,057	36,953	31,135	173,019	91,805	10,146	3,759	57,099	9,304	3,525	5,184	74,674	4,132	3,917	
December		849,375	318,812	37,151	31,458	173,814	92,801	10,251	3,785	57,361	9,387	3,402	4,979	95,153	5,230	5,791	
1956																	
January		897,435	321,083	37,191	32,594	174,138	93,586	10,306	3,858	57,468	9,375	3,352	4,871	135,725	6,726	7,162	

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training; beginning July 1955, payments on estimated basis and adjusted quarterly.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans; beginning 1955, data for beneficiaries shown as of end of quarter; beginning July 1955, payments on estimated basis and adjusted quarterly.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs; beginning July 1955, data for veterans' programs on estimated basis.

<sup>9</sup> Represents average number of beneficiaries in a 14-day registration period; temporary disability benefits first payable July 1947.

<sup>10</sup> Represents average weekly number of beneficiaries; beginning January 1955 includes data for payments to unemployed Federal workers made by the States as agents of the Federal Government.

<sup>11</sup> Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War I. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950. Number represents average weekly claims paid.

<sup>12</sup> Not available.

<sup>13</sup> Payments under the Social Security Act annual data represent Treasury disbursements and under the Railroad Retirement Act, amounts certified (for both programs monthly data for monthly benefits represent benefits in current-payment status); under the Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except the readjustment allowance program, disbursements; under the State unemployment insurance laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1953-56**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Rail-road unemployment insurance contributions <sup>5</sup>
Fiscal year:						
1953-54.....	\$4,589,182	\$464,363	\$603,042	\$1,246,230	\$285,135	\$27,656
1954-55 <sup>6</sup> .....	5,087,154	469,856	600,106	1,142,009	279,986	23,720
7 months ended:						
January 1954.....	1,811,711	282,360	338,656	757,855	72,525	10,614
January 1955.....	2,414,793	267,510	338,897	647,140	70,864	11,832
January 1956.....	( <sup>7</sup> )	569,915	335,020	721,424	69,792	12,559
1955						
January.....	114,438	23,697	16,509	63,526	30,902	-77
February.....	274,568	33,726	63,716	120,179	167,245	991
March.....	562,399	39,872	46,374	7,580	19,792	5,349
April.....	317,541	37,491	19,796	128,198	4,488	42
May.....	814,133	45,501	79,650	232,027	14,896	985
June <sup>8</sup> .....	703,719	45,755	51,673	6,886	2,701	4,522
July.....	217,239	275,775	15,484	116,423	2,433	120
August.....	923,619	55,204	84,970	242,213	15,714	3,554
September.....	519,117	42,754	59,775	7,065	770	2,399
October.....	221,517	47,817	18,031	87,766	3,855	204
November.....	704,700	48,721	84,769	184,576	14,014	2,038
December.....	340,055	47,326	54,691	12,346	1,156	4,142
1956						
January.....	( <sup>7</sup> )	52,318	17,300	71,035	31,850	102

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952, adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Except for State unemployment insurance contributions monthly data and fiscal-year totals as shown in the *Final Statement of Receipts and Expenditures of the U. S. Government for the Period from July 1, 1954 through June 30, 1955*.

<sup>7</sup> Not available.

<sup>8</sup> Includes contributions from the Federal Government.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and other Treasury reports, unless otherwise noted.

**Table 3.—Contributions for employment covered by old-age and survivors insurance, by State, fiscal year 1954-55 <sup>1</sup>**

[In millions]

State	Contributions <sup>2</sup> for—		Tax on self-employment income on forms processed, July 1, 1954-June 30, 1955 <sup>3</sup>
	Wage and salary employment, excluding employment in State and local governments	Employment in State and local governments under voluntary agreements	
Total.....	\$5,002.7	\$98.6	\$312.0
Alabama.....	42.0	2.3	3.3
Arizona.....	15.4	4.0	1.4
Arkansas.....	17.7	1.5	1.2
California.....	411.5	2.2	31.8
Colorado.....	38.6	1.7	3.2
Connecticut.....	93.7	.7	4.8
Delaware.....	30.3	1.0	.6
District of Columbia.....	33.8	—	1.1
Florida.....	66.9	.9	7.1
Georgia.....	65.0	.7	4.6
Idaho.....	10.7	1.3	1.2
Illinois.....	419.2	.4	19.9
Indiana.....	95.4	2.7	8.5
Iowa.....	46.7	7.2	6.3
Kansas.....	31.5	3.7	4.3
Kentucky.....	39.1	3.1	4.4
Louisiana.....	44.8	.9	3.7
Maine.....	17.1	.5	1.6
Maryland.....	68.2	.4	4.4
Massachusetts.....	173.5	( <sup>4</sup> )	8.5
Michigan.....	341.2	1.6	13.7
Minnesota.....	81.8	—	7.6
Mississippi.....	18.0	4.0	2.4
Missouri.....	129.5	5.7	8.0
Montana.....	9.8	( <sup>4</sup> )	1.2
Nebraska.....	30.2	2.0	2.9
Nevada.....	7.0	( <sup>4</sup> )	.5
New Hampshire.....	14.0	.2	1.1
New Jersey.....	167.2	3.0	13.7
New Mexico.....	10.9	—	1.2
New York.....	921.9	6.6	35.9
North Carolina.....	76.9	1.0	4.8
North Dakota.....	6.2	—	1.1
Ohio.....	323.7	—	12.7
Oklahoma.....	46.5	3.1	3.9
Oregon.....	41.2	5.9	4.1
Pennsylvania.....	414.7	2.4	20.3
Rhode Island.....	28.5	.4	1.5
South Carolina.....	29.9	.2	3.4
South Dakota.....	7.0	2.0	1.3
Tennessee.....	54.1	1.2	4.3
Texas.....	169.7	2.3	15.5
Utah.....	14.1	2.8	1.4
Vermont.....	7.4	.2	.6
Virginia.....	63.2	8.7	4.5
Washington.....	67.9	.5	5.7
West Virginia.....	29.9	1.8	2.6
Wisconsin.....	100.6	4.9	11.7
Wyoming.....	4.5	1.3	.7
Alaska.....	3.6	.3	.4
Hawaii.....	11.4	—	.8
Puerto Rico.....	9.1	1.2	.9
Virgin Islands.....	.2	( <sup>4</sup> )	( <sup>4</sup> )
Instrumentalities.....	—	( <sup>4</sup> )	—

<sup>1</sup> Except for State and local governments, data based on accounting records maintained for wage-processing purposes within the Bureau of Old-Age and Survivors Insurance and represent collections made in internal revenue districts within the respective States; they do not necessarily comprise contributions with respect to employment within the State in which the districts are located. For State and local governments, data represent payments made in the respective States, based on monthly reports forwarded by the Secretary of the Treasury to the Bureau of Old-Age and Survivors Insurance. Data do not equal deposits into old-age and survivors insurance trust fund during specified period nor do they necessarily balance to contributions on amount of wages paid and self-employment income as certified by the Secretary of Health, Education, and Welfare to the Secretary of the Treasury for the specified period.

<sup>2</sup> Through Dec. 31, 1953, based on the contribution rate of 1½ percent each for the employee and employer up to \$3,600 a year; for subsequent periods, on 2 percent each on wages paid by each employer.

<sup>3</sup> Taxes paid on self-employment annual income up to \$3,600 at the rate of 2½ percent through Dec. 31, 1953; for subsequent periods, at a rate of 3 percent.

<sup>4</sup> Less than \$50,000.

Table 4.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-55

[In thousands]

Period	Receipts		Expenditures		Assets		
	Net contribu- tion income and transfers <sup>1</sup>	Interest received <sup>2</sup>	Benefit payments	Administrative expenses <sup>3</sup>	Net total of U. S. Govern- ment securities acquired <sup>4</sup>	Unexpended balance <sup>5</sup> at end of period	Total assets at end of period
Cumulative, January 1937-De- cember 1955 <sup>6</sup> .....	\$38,561,842	\$3,670,494	\$19,680,590	\$888,642	\$21,101,865	\$561,238	\$21,663,104
Calendar year:							
1940.....	607,004	42,861	35,354	26,203	581,300	14,205	2,030,706
1941.....	789,298	56,159	88,083	26,158	719,900	25,522	2,761,921
1942.....	1,012,490	72,271	130,675	27,898	919,034	32,676	3,688,110
1943.....	1,239,490	88,250	165,938	29,454	1,123,400	41,624	4,820,458
1944.....	1,315,680	106,741	208,972	29,201	1,188,000	57,873	6,004,707
1945.....	1,285,486	134,318	273,885	29,971	1,087,590	66,232	7,120,655
1946.....	1,295,398	151,592	378,104	39,739	1,024,310	71,067	8,149,801
1947.....	1,557,911	164,186	466,193	45,561	1,189,746	91,663	9,360,144
1948.....	1,687,820	281,201	556,174	51,277	1,287,280	165,953	10,721,714
1949.....	1,669,975	145,662	667,164	54,265	1,172,233	87,928	11,815,922
1950.....	2,670,771	256,998	961,094	61,330	1,602,655	390,618	13,721,266
1951.....	3,367,200	417,267	1,885,201	80,798	1,686,676	522,409	15,539,734
1952.....	3,818,911	365,221	2,194,129	88,019	1,943,052	481,341	17,441,719
1953.....	3,945,099	414,167	3,006,298	87,732	1,330,860	415,719	18,706,956
1954.....	5,163,263	467,923	3,670,162	92,186	1,571,282	713,275	20,575,795
1955.....	5,713,045	461,051	4,968,155	118,633	1,239,345	561,238	21,663,104
1954.....							
December.....	332,185	198,622	355,015	8,484	243,797	713,275	20,575,795
1955.....							
January.....	114,438	764	361,216	8,323	-113,430	572,368	20,321,458
February.....	274,508	2,186	373,339	8,856	-122,944	589,870	20,216,016
March.....	502,399	13,366	394,013	8,853	211,562	555,207	20,392,915
April.....	317,541	17,825	407,445	8,823	-205,664	679,969	20,312,013
May.....	814,133	4,083	419,844	11,561	412,200	654,579	20,698,823
June <sup>7</sup> .....	703,719	175,243	427,705	9,079	536,246	560,511	21,141,001
July.....	217,239	7,439	423,430	11,131	266,104	84,524	20,931,119
August.....	923,619	1,330	428,390	10,241	438,002	132,840	21,417,437
September.....	519,117	15,330	428,522	9,976	-269,558	498,347	21,513,386
October.....	221,517	18,127	434,163	9,770	-228,059	522,116	21,309,097
November.....	704,700	4,219	436,644	12,542	179,000	602,849	21,568,830
December.....	340,055	201,141	437,443	9,479	135,884	561,238	21,663,104

<sup>1</sup> For July 1940 to December 1950 equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections) and, from May 1951, deposits by States under voluntary coverage agreements. For 1947-51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Includes deductions to adjust for reimbursement to the General Treasury of the estimated amount of taxes subject to refund for employees who paid contributions on more than \$3,600 a year (through working for more than 1 employer)—\$51 million in September 1954 for 1953 taxes, \$40.5 million in September 1953 for 1952 taxes, and \$33 million in December 1952 for 1951 taxes.

<sup>2</sup> Includes interest transferred from the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951. See footnote 7.

<sup>3</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services. Beginning October 1953, includes amounts for expenses of plans and preparations for construction authorized by P.L. 170, 83d Cong., 1st sess.

<sup>4</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>5</sup> Beginning April 1955, the two Treasury account items of the trust fund called "cash with disbursing officer" and "credit of fund account" were consolidated into a single item. For separate detail through March 1955, see earlier issues of the *Bulletin*.

<sup>6</sup> Cumulative totals and June 1955 data revised to correspond with *Final Statement of Receipts and Expenditures of the U. S. Government for the Period from July 1, 1954 through June 30, 1955*.

<sup>7</sup> Represents interest transferred from the railroad retirement account—in July 1955 on \$330.6 million for the fiscal year 1954-55—the estimated amount that would place the old-age and survivors insurance trust fund in the same position it would have been in at the beginning of the fiscal year if railroad employment had always been covered under old-age and survivors insurance.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and unpublished Treasury report.

## Recent Publications\*

### General

THE AMERICAN ASSEMBLY. *The Forty-eight States; Their Tasks as Policy Makers and Administrators*. New York: The American Assembly, Graduate School of Business, Columbia University, 1955. 147 pp. Background papers and the find-

\* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

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*Social Security*



Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and by month, January 1955–January 1956, and monthly benefits awarded, January 1956

[Amounts in thousands; data corrected to Feb. 21, 1956]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1955														
January	6,967,323	\$344,818.5	3,827,395	\$227,503.1	1,030,371	\$32,894.4	1,168,789	\$41,346.7	644,969	\$29,857.2	270,624	\$12,021.1	25,175	\$1,196.1
February	7,085,880	353,221.5	3,907,599	234,133.9	1,053,787	33,912.7	1,176,213	41,711.8	653,468	30,290.2	269,601	11,973.7	25,212	1,199.2
March	7,200,805	361,237.0	3,984,511	240,345.9	1,075,282	34,828.1	1,182,866	42,067.8	662,406	30,746.1	270,486	12,046.3	25,254	1,202.7
April	7,330,359	369,642.2	4,066,731	246,611.0	1,096,539	35,682.7	1,195,455	42,633.9	672,480	31,262.8	273,805	12,243.1	25,349	1,208.8
May	7,447,147	376,864.8	4,141,128	251,975.0	1,114,351	36,368.4	1,208,120	43,176.2	680,955	31,693.0	277,129	12,435.8	25,464	1,216.4
June	7,563,519	384,025.2	4,214,776	257,230.1	1,131,262	37,011.2	1,220,855	43,730.4	689,774	32,150.0	281,231	12,677.4	25,621	1,226.1
July	7,643,250	389,411.2	4,266,655	261,174.6	1,143,796	37,510.6	1,228,209	44,101.1	695,011	32,532.5	283,929	12,858.1	25,650	1,234.4
August	7,724,551	394,733.0	4,318,020	264,992.2	1,154,962	37,962.6	1,237,185	44,549.4	702,645	32,984.3	286,008	13,002.3	25,731	1,242.2
September	7,796,310	399,203.8	4,361,542	268,118.5	1,165,314	38,363.5	1,246,578	45,010.0	710,193	33,401.7	288,813	13,058.6	25,870	1,251.6
October	7,855,522	403,960.0	4,406,750	271,652.1	1,176,724	38,801.8	1,257,568	45,537.5	700,631	33,550.9	288,455	13,167.5	25,394	1,250.1
November	7,901,917	407,861.9	4,441,542	274,499.2	1,184,794	39,126.0	1,266,991	45,985.1	693,498	33,729.7	290,039	13,272.3	25,053	1,249.5
December	7,960,616	411,612.8	4,473,971	276,941.8	1,191,963	39,415.5	1,276,240	46,443.6	701,360	34,152.2	291,916	13,403.0	25,166	1,256.5
1956														
January	8,003,915	414,669.5	4,497,924	278,944.5	1,197,385	39,668.0	1,281,915	46,782.0	709,569	34,585.9	291,850	13,425.5	25,272	1,263.6
Monthly benefits awarded in January 1956	105,975	5,948.0	51,928	3,644.1	18,051	643.7	18,050	715.5	11,729	599.5	5,904	328.1	313	17.1

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

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### Retirement and Old Age

AMERICAN MANAGEMENT ASSOCIATION. *Meeting Executives' and Employees' Insurance Needs*. (Insurance Series No. 109.) New York: The Association, 1955. 44 pp.

Includes Developments in Group Life and Health Protection for Retired Employees, by Howard A. Moreen; and Variable Annuities: A New Concept for Meeting Inflation, by William C. Greenough.

CATHOLIC CHARITIES OF ST. LOUIS. *Older People in the Family, the Parish and the Neighborhood: A Study of St. Philip Neri Parish, St. Louis, Missouri*. St. Louis: Catho-

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LINDEN, MAURICE E. "The Older Person in the Family." *Social Casework*, New York, Vol. 37, Feb. 1956, pp. 75-81. 50 cents.

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LINTON, M. ALBERT. "Variable Annuities." *American Economic Security*, Washington, Vol. 12, Dec. 1955, pp. 9-25. 25 cents.

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SNYDER, RUTH M. *Community Activities for the Aging*. (Publication No. 107.) Chicago: Research Council for Economic Security, 1955. 20 pp.

**Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, January 1956<sup>1</sup>**

Region and State	Nonfarm place- ments	Initial claims <sup>2</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs <sup>3,4</sup>
		Total	Women <sup>5</sup>	Total	Women	All types of unemployment <sup>6</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>6</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total.....	432,459	1,348,631	456,437	6,495,944	2,250,558	5,280,000	\$135,725,000	1,200,000	4,820,000	\$26.60	* 1,466,091
Region I:											
Connecticut.....	7,962	19,756	9,411	83,317	39,957	69,146	1,922,600	15,715	63,787	28.95	18,826
Maine.....	1,815	7,360	2,364	47,257	19,474	40,159	753,081	9,127	37,178	19.12	10,648
Massachusetts.....	19,507	46,608	18,360	227,737	85,962	179,129	4,449,888	40,711	162,931	25.51	50,780
New Hampshire.....	1,252	4,458	1,789	30,912	15,133	24,713	531,178	5,617	21,872	22.85	6,620
Rhode Island.....	1,517	14,725	7,487	63,446	30,029	51,514	1,276,012	11,708	46,481	25.89	14,759
Vermont.....	884	2,019	858	11,281	4,641	8,599	193,664	1,954	7,870	23.40	2,411
Region II:											
New Jersey.....	9,723	71,535	33,464	381,969	177,357	355,069	10,466,028	80,698	319,751	30.29	87,338
New York.....	67,743	223,725	95,446	977,323	395,816	860,076	23,867,167	195,472	770,769	29.27	217,688
Puerto Rico.....	2,483	279	47	2,042	378	884	20,560	201	846	23.70	-----
Virgin Islands.....	294	0	0	0	0	0	0	0	0	-----	-----
Region III:											
Delaware.....	527	2,856	734	10,507	3,102	8,424	210,644	1,915	7,794	25.94	2,475
District of Columbia.....	2,514	4,999	1,051	24,006	7,863	18,920	483,973	4,300	18,591	25.69	4,956
Maryland.....	4,874	15,411	4,393	71,286	24,733	72,483	1,681,899	16,473	63,470	24.11	16,887
North Carolina.....	9,829	36,408	18,754	147,159	76,268	135,177	2,171,170	30,722	124,826	17.02	32,808
Pennsylvania.....	19,939	140,474	48,693	709,096	247,397	599,008	15,820,426	136,138	532,602	27.70	160,848
Virginia.....	4,941	14,293	5,163	56,330	20,832	45,006	850,508	10,229	42,721	19.28	12,584
West Virginia.....	1,874	13,659	2,863	62,493	16,084	46,077	910,515	10,472	38,573	20.67	14,227
Region IV:											
Alabama.....	7,252	16,382	3,839	75,993	19,465	49,772	954,878	11,312	48,014	19.39	17,162
Florida.....	18,148	17,531	6,335	66,661	25,562	34,656	717,233	7,876	31,834	21.31	14,998
Georgia.....	8,305	19,850	9,527	96,925	50,768	67,806	1,265,559	15,410	61,569	19.29	21,110
Mississippi.....	6,177	11,186	2,694	51,745	13,950	34,824	659,471	7,915	32,289	19.50	11,941
South Carolina.....	5,799	14,904	8,018	56,196	27,617	39,532	799,431	8,985	37,028	20.62	12,870
Tennessee.....	7,449	27,190	9,539	172,080	62,302	135,156	2,768,930	30,717	128,173	20.79	39,186
Region V:											
Kentucky.....	4,089	20,432	4,067	117,593	32,126	82,390	1,755,994	18,725	75,569	21.95	27,207
Michigan.....	12,094	61,085	14,794	241,541	66,431	184,828	5,853,321	42,006	177,382	32.30	61,015
Ohio.....	21,056	55,998	16,767	229,707	70,484	177,376	5,138,650	40,313	164,857	29.97	54,392
Region VI:											
Illinois.....	17,947	52,985	17,572	305,013	117,580	238,960	5,776,351	54,309	208,038	25.64	65,580
Indiana.....	6,062	39,376	13,547	123,488	42,462	100,087	2,439,372	22,747	88,111	25.75	30,130
Minnesota.....	6,056	22,709	5,602	141,946	30,119	110,739	2,603,859	25,168	105,139	23.92	33,220
Wisconsin.....	6,824	16,422	5,543	109,265	34,606	85,561	2,426,626	19,446	76,975	28.99	24,172
Region VII:											
Iowa.....	4,374	11,055	2,985	48,724	13,335	34,410	801,024	7,820	30,378	24.48	11,554
Kansas.....	5,308	11,923	1,845	53,104	2,408	47,627	1,222,161	10,824	44,494	26.34	12,179
Missouri.....	6,232	31,338	9,244	149,707	46,688	109,347	2,241,545	24,852	99,158	21.44	34,566
Nebraska.....	3,952	5,969	1,512	36,752	8,966	32,131	786,155	7,302	30,533	25.11	8,468
North Dakota.....	1,105	2,976	373	20,441	1,982	17,201	458,008	3,909	15,791	27.16	4,971
South Dakota.....	846	2,873	502	15,751	2,594	11,518	263,016	2,618	10,781	23.41	3,582
Region VIII:											
Arkansas.....	4,875	14,499	3,361	63,399	15,737	35,508	672,407	8,070	32,795	19.44	15,607
Louisiana.....	7,179	17,091	3,193	65,223	3,618	50,153	1,072,762	11,398	45,430	22.30	14,880
Oklahoma.....	8,581	13,052	3,166	58,327	15,359	35,360	833,810	8,036	32,368	24.49	13,468
Texas.....	37,229	26,106	5,750	112,521	30,633	102,197	2,133,152	23,227	99,027	21.16	24,749
Region IX:											
Colorado.....	4,598	6,720	1,145	22,248	4,314	14,449	360,055	3,284	13,674	25.43	4,935
Montana.....	1,875	6,039	1,149	31,404	5,706	25,942	571,414	5,441	23,942	23.75	7,313
New Mexico.....	2,569	3,538	396	15,163	1,989	14,141	340,050	3,214	13,468	24.45	3,896
Utah.....	2,766	5,979	1,821	28,443	9,315	18,351	479,418	4,171	16,996	26.84	6,272
Wyoming.....	726	2,610	422	10,553	1,912	9,134	261,472	2,076	8,574	28.99	2,500
Region X:											
Arizona.....	4,144	6,345	990	25,390	4,993	16,445	424,763	3,738	15,649	26.25	5,792
California.....	33,056	116,887	36,089	583,984	200,032	462,623	12,708,561	105,142	429,738	28.37	132,107
Hawaii.....	680	2,844	978	22,576	12,248	18,563	392,429	4,219	13,491	23.86	(7)
Nevada.....	1,613	4,780	1,310	18,933	5,374	15,155	477,597	3,444	14,178	32.13	4,538
Region XI:											
Alaska.....	590	1,869	221	23,662	2,934	(7)	(7)	(7)	(7)	-----	(7)
Idaho.....	1,855	4,317	714	35,500	5,529	26,935	731,868	6,122	25,972	27.41	7,857
Oregon.....	5,951	23,251	3,947	131,443	29,167	112,187	3,006,361	25,497	106,799	27.23	29,890
Washington.....	7,419	31,955	6,003	228,382	47,227	196,780	5,765,653	44,723	183,505	29.80	50,126

<sup>1</sup> Includes, except as otherwise noted, data for the Federal employees' unemployment insurance program, administered by the States as agents of the Federal Government.

<sup>2</sup> Total excludes transitional claims.

<sup>3</sup> Excludes claims filed solely under the Federal employees' unemployment insurance program.

<sup>4</sup> Total, part-total, and partial. Totals include estimates for Alaska.

<sup>5</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>6</sup> Excludes Alaska and Hawaii.

<sup>7</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Describes the day centers for the aged conducted by the New York City Department of Welfare.  
THIRD CONGRESS OF THE INTERNATIONAL

ASSOCIATION OF GERONTOLOGY. *Old Age in the Modern World. Report . . . London, 1954.* London: E. & S. Livingstone Ltd., 1955. 647 pp. \$8.

U. S. CONGRESS. SENATE. COMMITTEE ON BANKING AND CURRENCY. SUBCOMMITTEE ON HOUSING. *Housing for the Aged. Staff Report . . .*

**Table 7.—Public assistance in the United States, by month, January 1955–January 1956<sup>1</sup>**

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total <sup>2</sup>	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases)	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance						
			Families	Recipients															
				Total <sup>1</sup>										Children					
Number of recipients														Percentage change from previous month					
1955																			
January.....		2,558,246	610,518	2,197,927	1,658,102	102,583	225,855	370,000	-----	-0.3	+1.1	+0.1	+0.7	+5.6					
February.....		2,553,776	617,692	2,227,501	1,680,549	102,804	227,490	380,000	-----	-0.2	+1.2	+0.2	+0.7	+2.5					
March.....		2,552,881	624,235	2,253,174	1,699,626	103,045	229,892	381,000	-----	( <sup>a</sup> )	+1.1	+0.2	+1.1	+3					
April.....		2,550,724	626,182	2,261,283	1,706,164	103,382	232,346	357,000	-----	-0.1	+0.3	+0.3	+1.1	-6.3					
May.....		2,547,965	625,430	2,260,962	1,705,832	103,654	234,649	330,000	-----	-0.1	-0.1	+0.3	+1.0	-7.7					
June.....		2,548,503	620,303	2,239,328	1,691,613	103,902	236,828	310,000	-----	( <sup>b</sup> )	-0.8	+0.2	+0.9	-5.9					
July.....		2,550,101	611,578	2,209,299	1,668,914	104,140	238,763	297,000	-----	+0.1	-1.4	+0.2	+0.8	-4.1					
August.....		2,551,615	607,822	2,199,090	1,661,809	104,164	240,299	297,000	-----	+0.1	-0.6	( <sup>b</sup> )	+0.6	-1					
September.....		2,552,536	604,457	2,191,138	1,656,814	104,249	240,870	290,000	-----	( <sup>b</sup> )	-0.6	+0.1	+0.2	-2.4					
October.....		2,552,991	598,459	2,171,169	1,642,869	104,444	242,320	286,000	-----	( <sup>b</sup> )	-1.0	+0.2	+0.6	-1.3					
November.....		2,554,709	598,112	2,173,222	1,644,728	104,718	242,122	297,000	-----	+0.1	-0.1	+0.3	-0.1	+3.8					
December.....		2,552,832	602,787	2,193,215	1,661,206	104,858	244,007	314,000	-----	-0.1	+0.8	+0.1	+0.8	+5.9					
1956																			
January.....		2,545,576	605,674	2,205,913	1,670,728	104,947	245,209	331,000	-----	-0.3	+0.5	+0.1	+0.5	+5.1					
Amount of assistance														Percentage change from previous month					
1955																			
January.....	\$229,837,000	\$132,947,773	\$52,337,556		\$5,795,835	\$12,280,061	\$20,955,000	+0.2	-0.1	+0.5	+0.4	-0.4	+4.3						
February.....	230,493,000	132,053,661	53,192,939		5,822,423	12,421,584	21,515,000	+0.3	-0.7	+1.6	+0.5	+1.2	+2.7						
March.....	232,724,000	132,393,704	54,078,960		5,848,702	12,647,701	21,915,000	+1.0	+0.3	+1.7	+0.5	+1.8	+1.9						
April.....	230,874,000	132,351,618	54,273,669		5,873,069	12,808,950	19,922,000	-0.8	( <sup>a</sup> )	+0.4	+0.4	+1.3	-9.1						
May.....	229,468,000	132,674,197	54,229,682		5,898,355	12,895,336	17,947,000	-0.6	+0.2	-0.1	+0.4	+0.7	-9.9						
June.....	228,480,000	133,292,041	53,830,416		5,964,848	13,009,322	16,675,000	-0.4	+0.5	-0.7	+1.1	+0.9	-7.1						
July.....	227,683,000	134,267,369	52,998,023		5,906,557	13,188,555	15,941,000	-0.3	+0.7	-1.5	-1.0	+1.4	-4.4						
August.....	226,881,000	133,649,806	52,770,265		5,888,035	13,300,930	15,717,000	-0.4	-0.5	-0.4	-0.3	+0.9	-1.4						
September.....	227,087,000	133,999,430	52,851,801		5,945,057	13,284,871	15,366,000	+0.1	+0.3	+0.2	+1.0	-0.1	-2.2						
October.....	228,828,000	136,034,539	52,512,850		6,039,250	13,450,637	15,185,000	+0.8	+1.5	-0.6	+1.6	+1.2	-1.2						
November.....	230,410,000	136,805,741	52,580,182		6,054,577	13,458,492	15,857,000	+0.7	+0.6	+0.1	+0.3	+0.1	+4.4						
December.....	234,133,000	137,666,717	53,415,398		6,090,772	13,709,025	17,293,000	+1.6	+0.6	+1.6	+0.6	+1.9	+9.1						
1956																			
January.....	235,468,000	138,276,533	53,470,912		6,104,092	13,784,760	18,007,000	+0.6	+0.4	+0.1	+0.2	+0.6	+4.1						

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.

<sup>3</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

(4) Decrease of less than 0.05 percent.

(5) Increase of less than 0.05 percent.

(Senate Committee Print, 84th Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1956. 70 pp.

Background material on the housing needs of the aged and some current developments in improving their housing accommodations.

### Public Welfare

ANDREWS, F. EMERSON. *Philanthropic Foundations*. New York: Russell Sage Foundation, 1956. 459 pp. \$5.

A study of foundations, their types, organization, boards of trustees, finances, professional staff, methods of operation, grant programs, fields of activity, reporting and publicity, and trends and prospects.

EATON, JOSEPH W. "Whence and Whither Social Work? A Sociological Analysis." *Social Work*, New York, Vol. 1, Jan. 1956, pp. 11-26. \$1.75.

FALK, I. S. "Public Welfare Today and Tomorrow." *Social Work*, New York, Vol. 1, Jan. 1956, pp. 27-33. \$1.75.

MARTZ, HELEN E. "The Contribution of Social Work to the Administration of Public Assistance." *Social Casework*, New York, Vol. 37, Feb. 1956, pp. 55-61. 50 cents.

MINTON, EUNICE. "The Effect of the Setting on Casework Practice in Public Assistance." *Social Casework*, New York, Vol. 37, Feb. 1956, pp. 61-68. 50 cents.

ROSS, MURRAY G. *Community Organization: Theory and Practice*. New York: Harper & Brothers, 1955. 239 pp. \$3.

SMALLEY, RUTH E. "The School Social Worker Helps the Troubled Child." *Social Work*, New York, Vol. 1, Jan. 1956, pp. 103-108. \$1.75.

WELFARE AND HEALTH COUNCIL OF NEW YORK CITY. RESEARCH DEPARTMENT. BUDGET STANDARD SERVICE. *A Family Budget Standard for the Use of Social and Health Agencies in New York City*. New York: The Council, 1955. 62 pp. \$1.

Gives the concept of the family budget standard, the standard for major categories of expenditure, and cost summaries as of October 1954.

WICKENDEN, ELIZABETH. *The Military Program and Social Welfare*. Prepared under the auspices of the National Committee on Social Work in Defense Mobilization. New York: The National Association of Social Workers, 1955. 32 pp. 25 cents.

The nature and purpose of both social welfare and the military program, manpower problems, and welfare problems related to procurement and strategy.



**Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, January 1956<sup>1</sup>**

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>2</sup>
Total.....	\$10,792,440	\$1,893,489	\$280,437	\$1,987,129	\$5,825,000
Alabama.....	1,240	1,555	42	647	289
Alaska.....				( <sup>3</sup> )	25,177
California.....	185,321		15,525	( <sup>3</sup> )	81,204
Colorado.....			68		( <sup>3</sup> )
Connecticut.....	250,110	85,216	5,055	60,608	( <sup>3</sup> )
District of Columbia.....	612	262	96	625	333
Hawaii.....	18,766	6,295	954	15,420	( <sup>3</sup> )
Illinois.....	1,849,471	244,517	56,532	250,761	572,432
Indiana.....	436,837	74,734	21,274	( <sup>3</sup> )	225,132
Iowa.....				( <sup>3</sup> )	216,679
Kansas.....	199,500	39,719	5,251	29,660	42,318
Louisiana.....	173	203	3,299	1,196	1,464
Maine.....	49,516	13,329	1,608	2,736	46,211
Massachusetts.....	2,003,472	136,496	5,290	482,262	99,315
Michigan.....	157,254	2,396	2,396	26,345	83,451
Minnesota.....	1,288,424	119,907	33,275	8,702	168,932
Montana.....					189,836
Nebraska.....					159,816
Nevada.....	6,660			( <sup>4</sup> )	71,454
New Hampshire.....	73,404	13,756	2,421	5,420	( <sup>3</sup> )
New Jersey.....		17,026	76		159,372
New Mexico.....	32,688	34,560	1,984	6,755	2,779
New York.....	2,095,982	687,672	77,817	840,154	( <sup>3</sup> )
North Carolina.....	20,590	11,903		7,767	175,076
North Dakota.....	136,574	15,151	245	28,098	25,988
Ohio.....	238,650	7,696	4,982		994,169
Oregon.....					203,461
Pennsylvania.....	137,213	113,593	27,313	45,863	72,627
Rhode Island.....	51,144	34,100	1,278	17,292	39,855
South Carolina.....					17,452
South Dakota.....					77,499
Utah.....	729	944	115	517	333
Virgin Islands.....	345	114	16	50	123
Virginia.....					6,925
Washington.....	1,150,527	126,596	8,797	127,714	112,653
Wisconsin.....	407,258	108,445	8,728	28,477	107,722
Wyoming.....					38,192

<sup>1</sup> For the special types of public assistance figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

<sup>2</sup> In all States except California, Illinois, Kansas, Louisiana, Massachusetts, Nevada, New Jersey, Pennsylvania, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>3</sup> Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

WOLFE, CORINNE H. "Training Goals in Public Assistance." *Social Casework*, New York, Vol. 37, Feb. 1956, pp. 68-75. 50 cents.

Emphasizes the need for new ways of developing qualified staff for public social services.

### Child Welfare

BEGAB, MICHAEL J. "Factors in Counseling Parents of Retarded Children." *American Journal of Mental Deficiency*, Willimantic, Conn., Vol. 60, Jan. 1956, pp. 515-524. \$2.

CAUMAN, JUDITH. "What Is Happening in Day Care—New Concepts, Current Practices and Trends." *Child Welfare*, New York, Vol. 35, Jan. 1956, pp. 22-27. 35 cents.

DEAVER, GEORGE G. *Cerebral Palsy, Methods of Evaluation and Treatment*. (Rehabilitation Monograph IX.) New York: New York University-Bellevue Medical Center, Institute of Physical Medicine and

Rehabilitation, 1955. 57 pp. \$1.

ELSON, ALEX, and ELSON, MIRIAM. "The Lawyer's Role in Adoption—The Lawyer's Responsibility in Perspective." *American Bar Association Journal*, Chicago, Vol. 41, Dec. 1955, pp. 1125-1128 f. 75 cents.

JOHNSON, NORA PHILLIPS. "Creative Uses of Homemaker Service." *Child Welfare*, New York, Vol. 35, Jan. 1956, pp. 10-12. 35 cents.

Discusses the changing concepts that have broadened the use of homemaker service as a children's service.

MOUSTAKAS, CLARK E., and BERSON, MINNIE PERRIN. *The Nursery School and Child Care Center*. New York: Whiteside, Inc., and William Morrow & Co., 1955. 222 pp. \$3.50.

A parents' and teachers' guide.

UNITED NATIONS. DEPARTMENT OF ECONOMIC AND SOCIAL AFFAIRS. *The Preventing of Juvenile Delinquency in Selected European Countries*.

New York: United Nations, 1955. 156 pp. \$1.25.

Medical, psychological, educational, and social programs.

U. S. CONGRESS. SENATE. COMMITTEE ON THE JUDICIARY. *Youth Employment and Juvenile Delinquency*. (S. Rept. No. 1463, 84th Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1956. 61 pp.

U. S. CONGRESS. SENATE. COMMITTEE ON THE JUDICIARY. SUBCOMMITTEE TO INVESTIGATE JUVENILE DELINQUENCY. *Juvenile Delinquency (Education)*. *Hearings, 84th Congress, 1st Session*. Washington: U. S. Govt. Print. Off., 1955. 425 pp.

### Health and Medical Care

CAPE, WILLIAM H. *Hospital and Medical Care for the Needy*. (Report No. 33.) South Dakota: University of South Dakota, Governmental Research Bureau, 1955. 95 pp.

A study of medical care programs

*Social Security*

**Table 9.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments for assistance cases, by program and State, January 1956<sup>1</sup>**

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assist- ance <sup>2</sup>	Money pay- ments to recip- ients <sup>3</sup>	Vendor pay- ments for medical care <sup>4</sup>	All assist- ance <sup>2</sup>	Money pay- ments to recip- ients <sup>3</sup>	Vendor pay- ments for medical care <sup>4</sup>	All assist- ance <sup>2</sup>	Money pay- ments to recip- ients <sup>3</sup>	Vendor pay- ments for medical care <sup>4</sup>	All assist- ance <sup>2</sup>	Money pay- ments to recip- ients <sup>3</sup>	Vendor pay- ments for medical care <sup>4</sup>
Total, 53 States <sup>5</sup>	\$54.32	\$50.36	\$4.24	\$88.28	\$85.27	\$3.13	\$58.16	\$55.69	\$2.67	\$56.22	\$48.61	\$8.10
Alabama	32.27	32.26	.01	41.04	40.97	.07	32.93	32.90	.03	33.73	33.68	.06
California	72.10	71.60	.69				88.68	87.71	1.19	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )
Colorado							66.69	66.48	.21			
Connecticut	86.86	71.86	15.00	133.01	117.01	16.00	94.20	79.20	15.00	113.75	84.75	29.00
District of Columbia	53.61	53.41	.20	109.39	109.27	.12	60.82	60.45	.37	61.14	60.87	.27
Hawaii	47.58	36.70	10.88	88.34	86.41	1.94	56.55	47.47	9.09	60.66	48.74	11.93
Illinois	60.41	42.04	19.99	134.89	123.79	11.14	66.98	51.52	16.27	80.33	42.46	39.42
Indiana	49.77	38.17	12.34	90.99	82.49	8.60	62.75	51.50	11.88	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )
Kansas	65.53	59.96	5.91	112.12	103.96	8.72	71.31	66.32	5.29	69.76	62.03	8.11
Louisiana	54.04	54.04	( <sup>6</sup> )	72.05	72.03	.01	51.90	50.28	1.61	44.47	44.38	.09
Maine	50.44	46.45	4.00	84.87	81.87	3.00	53.70	50.70	3.00	58.04	52.04	6.00
Massachusetts	80.33	57.77	23.00	129.54	119.06	10.77	102.75	101.23	1.89	99.89	57.61	45.67
Michigan	56.57	55.81	2.17				63.75	63.26	1.34	73.57	72.44	10.91
Minnesota	70.56	46.22	25.03	125.62	110.82	15.06	79.15	52.74	27.23	57.82	51.32	8.14
Nevada	57.53	55.97	2.55							( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )
New Hampshire	62.11	50.14	12.00	132.23	119.08	13.50	67.61	58.61	9.00	75.00	55.20	20.00
New Jersey				121.08	118.38	2.70	69.36	69.89	.05			
New Mexico	46.62	43.48	3.15	78.36	72.62	5.74	48.04	43.11	4.94	43.62	39.76	3.87
New York	82.07	64.22	21.27	140.55	129.41	12.70	89.57	75.09	17.90	87.11	69.15	20.89
North Carolina	31.92	31.52	.40	62.21	61.60	.61				37.87	37.23	.64
North Dakota	70.03	53.98	16.88	120.63	111.93	9.78	55.33	53.24	2.09	86.43	56.95	31.19
Ohio	58.29	55.91	2.39	91.31	90.85	.46	56.68	55.35	1.33			
Pennsylvania	46.21	43.69	2.52	106.40	102.49	3.91	50.93	49.28	1.65	54.39	50.90	3.49
Rhode Island	61.36	56.64	6.37	115.02	105.02	10.00	71.54	65.90	7.61	76.99	68.82	11.38
Utah	60.14	60.06	.08	112.34	112.02	.32	67.97	67.47	.60	65.20	64.92	.28
Virgin Islands	18.58	18.10	.51	35.17	34.80	.37	( <sup>7</sup> )	( <sup>7</sup> )	( <sup>7</sup> )	19.14	18.64	.50
Washington	82.34	62.56	20.00	120.29	106.57	14.20	91.28	79.80	11.48	97.57	73.91	23.96
Wisconsin	61.96	52.43	9.62	142.86	129.57	13.44	67.76	59.98	7.84	90.82	66.48	24.40

<sup>1</sup> Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

<sup>2</sup> Averages based on cases receiving money payments, vendor payments for medical care, or both.

<sup>3</sup> Averages based on number of cases receiving payments. See tables 10-13 for average money payments for States not making vendor payments.

<sup>4</sup> For aid to the permanently and totally disabled represents data for the 45 States with programs in operation.

<sup>5</sup> No program for aid to the permanently and totally disabled.

<sup>6</sup> Less than 1 cent.

<sup>7</sup> Average payment not computed on base of less than 50 recipients.

for the indigent in South Dakota.

KNEE, RUTH I., editor. *Better Social Services for Mentally Ill Patients. Proceedings of Institute on Social Work in Psychiatric Hospitals.* New York: American Association of Psychiatric Social Workers, Inc., 1955. 92 pp. \$1.50.

KOTINSKY, RUTH, and WITMER, HELEN

L., editors. *Community Programs for Mental Health; Theory — Practice — Evaluation.* Cambridge, Mass.: Published for The Commonwealth Fund by Harvard University Press, 1955. 362 pp. \$5.

Papers describing mental health programs in the United States.

ROTHSTEIN, JEROME H., and O'CON-

NOR, THOMAS. *Films on the Handicapped.* Washington: National Education Association, International Council for Exceptional Children, 1955. 56 pp. \$1.

An annotated bibliography and source book of films on the care, education, and rehabilitation of the physically handicapped.

**Table 10.—Old-age assistance: Recipients and payments to recipients, by State, January 1956<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1955 in—		January 1956 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,545,576	\$138,276,533	\$54.32	-0.3	+0.4	-0.5	+4.0
Ala.	96,342	3,109,221	32.27	+9	+9	+52.2	+62.2
Alaska	1,660	107,984	65.05	+5	+9	-1.5	+1.6
Ariz.	14,028	782,766	55.80	+1	( <sup>3</sup> )	+2.1	+2.1
Ark.	54,743	1,809,806	33.06	-1	-2	+3.7	+1.3
Calif.	269,641	19,441,976	72.10	-1	+2.8	-4	+6.5
Colo. <sup>2</sup>	53,132	5,271,884	99.22	+1	-1	+6	+5.8
Conn.	16,674	1,448,283	86.85	-5	-1	-7	+4.4
Del.	1,614	70,704	43.81	+2	+9	-2.9	+7.4
D. C.	3,064	164,254	53.61	-5	-1	+1.2	+2.4
Fla.	69,183	3,234,509	46.75	-4	-3	-1	+1.6
Ga.	98,280	3,744,560	38.10	-2	-1	+7	+2.2
Hawaii	1,725	82,068	47.58	-1.5	-6.2	-4.6	-3.7
Idaho	8,573	473,772	55.26	-4	-4	-3.1	-1.7
Ill.	92,532	5,589,513	60.41	-4	-6	-5.1	-3.9
Ind.	35,407	1,762,370	49.77	-6	-1.5	-5.7	-1.8
Iowa	40,227	2,432,256	60.46	-4	+2	-4.9	+7
Kans.	33,754	2,212,056	65.53	-1	-1.9	-2.0	( <sup>3</sup> )
Ky.	54,834	1,954,985	35.65	-6	-4	-1.7	-5
La.	120,597	6,517,283	54.04	-2	-1	+9	+7.7
Maine	12,379	624,423	50.44	-5	+1.6	-1.8	+6.8
Md.	10,381	477,032	45.95	-6	-6	-2.6	-3
Mass.	87,121	6,998,162	80.33	-5	+1.1	-4.0	+1.8
Mich.	72,564	4,104,743	56.57	-6	-5	-4.8	-1.4
Minn.	51,481	3,632,293	70.56	-3	+1.7	-1.0	+7.9
Miss.	70,766	2,012,047	28.43	-3	-3	+4.1	+5.7
Mo.	131,084	6,511,722	49.68	-3	-3	-1.6	-1.2
Mont.	8,871	515,911	58.16	-7	-6	-4.5	-3.8
Nebr. <sup>4</sup>	17,584	919,003	52.26	-2	-4	-2.7	+2.1
Nev.	2,611	150,215	57.53	-2	-1	-1.6	-1.4
N. H.	6,117	379,921	62.11	-4	-2.1	-4.9	+1.0
N. J.	19,958	1,446,571	72.48	-5	+3.3	-3.4	+4.9
N. Mex.	10,389	484,384	46.62	-1.4	-1.2	-14.7	-13.4
N. Y.	98,543	8,087,561	82.07	-6	+1	-5.4	+1.1
N. C.	51,476	1,642,942	31.92	-2	+2	( <sup>3</sup> )	+2.2
N. Dak.	8,091	566,626	70.03	-3	+8	-1.5	+11.8
Ohio	99,950	5,826,475	58.29	-4	( <sup>3</sup> )	-3.0	-1.7
Okl.	95,023	6,109,339	64.29	-2	-3	-1	+9.4
Oreg.	18,928	1,242,314	65.63	-7	-5	-5.6	-4.4
Pa.	54,423	2,514,734	46.21	-7	-6	-6.6	-6.1
P. R.	43,586	344,731	7.91	-2	-1	-2.8	-1.4
R. I.	8,029	492,678	61.36	-2	+4	-3.6	+2.1
S. C.	42,862	1,394,944	32.55	-2	( <sup>3</sup> )	-6	+1.3
S. Dak.	10,519	472,887	44.96	-7	-8	-4.0	-3.2
Tenn.	63,014	2,167,977	34.40	-9	-1.1	-6.3	-6.8
Tex.	222,762	9,273,172	41.63	-2	-3	+4	+7.8
Utah	9,386	564,444	60.14	-1	-1	-1.5	-3
Vt.	6,795	332,749	48.97	-2	( <sup>3</sup> )	-1.8	+8.4
V. I.	679	12,616	18.58	+3	+1	-6	+31.2
Va.	16,991	520,784	30.65	-7	-2	-1.9	+1.4
Wash.	57,535	4,737,690	82.34	-3	+6.9	-4.5	+28.2
W. Va.	23,407	650,560	27.79	-5	-4	-6.2	-5.8
Wis.	42,317	2,621,926	61.96	-4	-4.9	-3.9	-3.9
Wyo.	3,944	232,707	59.00	-3	-2	-2.5	-1.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes 4,277 recipients aged 60-64 in Colorado and payments of \$459,835 to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> In addition to these payments from old-age assistance funds, supplemental payments of \$116,494 from general assistance funds were made to recipients for medical care.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Based on data excluding vendor payments for medical care for January 1955.

**Table 11.—Aid to the blind: Recipients and payments to recipients, by State, January 1956<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1955 in—		January 1956 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	104,947	\$6,104,092	\$58.16	+0.1	+0.2	+2.3	+5.3
Ala.	1,665	54,822	32.93	+5	+8	+6.9	+8
Alaska	73	4,971	68.10	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.	757	48,621	64.23	+4	+4	+5.3	+6.6
Ark.	2,017	79,841	39.58	-2	-4	+3.3	+1.4
Calif. <sup>2</sup>	13,020	1,154,650	88.68	+6	+7	+4.7	+9.5
Colo.	321	21,408	66.69	+9	+1.7	-2.4	+6.7
Conn.	337	31,746	94.20	+9	+5.8	+7.3	+15.8
Del.	217	13,588	62.62	-1.8	-1.6	+4.3	+6.2
D. C.	256	15,571	60.82	0	+1.3	0	+3.4
Fla.	2,752	134,990	49.05	-1.1	-1.3	-4.4	-3.7
Ga.	3,418	147,797	43.24	+1	+2	+3.4	+4.6
Hawaii	105	5,938	56.55	-4.5	-7.7	-2.8	+6
Idaho	185	11,559	62.48	-1.1	-1.7	-1.1	+1.7
Ill.	3,475	232,770	66.98	-3	-7	-2.9	-2
Ind.	1,790	112,325	62.75	+1	+2.0	+1.2	+11.4
Iowa	1,465	108,150	73.82	+8	+8	+2.9	+4.1
Kans.	625	44,568	71.31	0	+2.0	+8	+3.9
Ky.	3,070	113,626	37.01	( <sup>3</sup> )	-1	+6.8	+6.4
La.	2,045	106,126	51.90	-8	+3.0	+8	+6.0
Maine	536	28,782	53.70	+6	+6	-3.6	+2.3
Md.	482	25,430	52.76	+1.0	+1.4	+3.0	+6.3
Mass.	1,831	188,136	102.75	+8	+8.3	+2.9	+14.5
Mich.	1,793	114,308	63.75	+6	+1.0	-1.9	-1
Minn.	1,222	96,717	79.15	-1.1	-2.4	-1.6	-2.3
Miss.	3,740	130,217	34.82	+3	+6	+9.7	+11.3
Mo. <sup>2</sup>	4,506	270,360	60.00	+1.7	+1.7	+13.4	+23.8
Mont.	442	28,665	64.85	-1.6	-1.4	-3.3	-2.2
Nebr. <sup>4</sup>	803	51,969	64.72	+5	+6	+13.3	+28.0
Nev.	114	8,613	75.55	-1.7	-1.9	+11.8	+12.4
N. H.	269	18,187	67.61	+4	+5	-4	+5.8
N. J.	915	63,468	69.36	+1.2	+1	+5.9	+8.0
N. Mex.	402	19,314	48.04	-2	+2	-6.7	-3.9
N. Y.	4,347	389,350	89.57	+4	-7	-1.3	+2.9
N. C.	4,863	198,983	40.92	-3	-3	+1.9	+3.3
N. Dak.	117	6,474	55.33	+1.7	-4.9	+5.4	+1.1
Ohio	3,751	212,590	56.68	+1	-3.0	+9	+2
Okl.	2,006	155,264	77.40	-3	-9	-1.8	+9.1
Oreg.	329	24,684	75.03	-9	-2	-7.6	-7.6
Pa. <sup>2</sup>	16,585	844,688	50.93	-3	-1	+1.6	+1.3
P. R.	1,608	12,645	7.86	+6	+3	+9.8	+11.1
R. I.	168	12,019	71.54	-1.8	-1.9	-8.7	-8.2
S. C.	1,779	67,299	37.83	+1	( <sup>3</sup> )	+2.4	+3.4
S. Dak.	204	9,044	44.33	+3.0	+2.6	+2.0	+4.5
Tenn.	3,198	129,925	40.63	-4	+5	-2.2	-4.5
Tex.	6,521	294,861	45.22	-2	-2	+2.3	+5.1
Utah	232	15,768	67.97	-4	+2	+3.6	+5.7
Vt.	143	7,037	49.21	-7	-2.9	-11.2	-8.5
V. I.	32	614	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Va.	1,311	48,798	37.22	+1	+2	+7	+4.9
Wash. <sup>2</sup>	766	69,924	91.23	+3	-1.2	-1.8	+15.0
W. Va.	1,159	37,071	31.99	+1	+2	-3.0	-4.2
Wis.	1,113	75,421	67.76	-5	-6.6	-3.8	-3.0
Wyo.	67	4,400	65.67	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients as follows: In California (\$36,415 to 393 recipients), in Missouri (\$32,979 to 545 recipients), in Pennsylvania (\$393,332 to 7,993 recipients), and in Washington (\$240 to 4 recipients).

<sup>3</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> In addition to these payments from aid to the blind funds, supplemental payments of \$6,383 from general assistance funds were made to recipients for medical care.

<sup>6</sup> Based on data excluding vendor payments for medical care for January 1955.



**Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, January 1956<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		December 1955 in—		January 1955 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total	605,674	2,205,913	1,670,728	\$53,470,912	\$88.28	\$24.24	+0.5	+0.1	-0.8	+2.2
Alabama	19,175	74,550	57,429	786,966	41.04	10.56	+7	+1.3	+12.5	+7.6
Alaska	1,359	4,731	3,486	137,644	101.28	29.09	+2.0	+2.1	+15.8	+60.2
Arizona	4,609	17,808	13,498	416,053	90.27	23.36	+5	+3	+4.7	+5.3
Arkansas	7,500	28,162	21,797	415,734	55.43	14.76	+4.5	+5.2	-8.6	-7.1
California	52,624	179,540	137,780	6,571,212	124.57	36.60	+6	-2.0	-4.2	-4.4
Colorado	5,806	22,031	16,967	686,492	109.63	28.89	+8	+9	-1.6	+11.3
Connecticut	5,326	17,240	12,822	708,417	133.01	41.09	-6	-2.3	+10.4	+8.2
Delaware	1,153	4,480	3,444	96,312	83.53	21.50	+3.9	+2.5	+13.3	+9.6
District of Columbia	2,050	8,730	6,817	224,258	109.39	25.69	-7	-4	-15.8	-12.7
Florida	21,323	75,608	57,684	1,171,958	54.96	15.50	-1	-1	+2.2	+3.0
Georgia	14,859	54,564	41,600	1,125,514	75.75	20.63	+1.0	+1.1	+2.3	+3.4
Hawaii	3,253	12,316	9,751	287,374	88.34	23.33	-9	-6.0	+2.1	-4
Idaho	1,832	6,650	4,900	236,221	123.94	35.62	+2	-2	-2.9	+2
Illinois	21,853	85,496	64,810	2,961,347	134.89	34.64	+9	+1.4	+7.3	+10.2
Indiana	8,687	30,645	22,755	790,421	90.99	25.79	+8	+5	+1.4	+1.5
Iowa	6,621	23,999	17,844	726,051	109.67	30.39	+1.0	+1.1	+1.8	-1.0
Kansas	4,557	16,720	12,885	510,051	112.12	30.56	+8	+6	+4.5	+5.5
Kentucky	18,709	67,621	50,637	1,191,968	63.71	17.63	+1	( <sup>3</sup> )	+1	+1.6
Louisiana	19,138	74,957	57,149	1,378,806	72.05	18.40	+5	+9	+7.5	+20.3
Maine	4,443	15,361	11,094	377,098	84.87	24.55	+4	+4	+1.3	+5.3
Maryland	6,259	25,606	19,906	606,895	96.96	23.70	+4	+9	-1.7	-2
Massachusetts	12,673	42,528	31,522	1,641,626	129.54	38.60	-1	+6	-8	+2.0
Michigan	18,915	65,101	47,453	2,165,818	114.50	33.27	-5	-4	-5.4	-1.4
Minnesota	7,963	26,999	20,747	1,000,293	125.62	37.05	+7	+2.3	+3.6	+9.1
Mississippi	11,713	43,459	33,661	323,787	27.64	7.45	-1.1	-1.2	-26.2	-22.1
Missouri	20,530	72,663	54,064	1,398,479	68.12	19.25	+7	+7	-1.7	-4.0
Montana	2,094	7,424	5,641	224,371	107.15	30.22	+1.2	+2.1	-1.7	+1.8
Nebraska	2,623	9,661	7,264	258,707	98.63	26.78	+7	+8	+2.7	+8.5
Nevada	339	1,195	902	29,913	88.24	25.03	+7.3	+11.2	( <sup>3</sup> )	( <sup>3</sup> )
New Hampshire	1,019	3,789	2,855	134,740	132.23	35.56	+6	( <sup>3</sup> )	-2.5	-3
New Jersey	6,308	21,122	15,993	763,752	121.08	36.16	( <sup>3</sup> )	+1.1	+11.5	+16.1
New Mexico	6,020	22,380	17,093	471,715	78.36	21.08	+3	+5	-12.3	-6.7
New York	54,131	196,418	144,319	7,608,100	140.55	38.73	+8	-1.2	+2.3	+6.1
North Carolina	19,403	74,396	57,037	1,207,063	62.21	16.22	+1.0	+1.1	+1.4	+2.4
North Dakota	1,546	5,666	4,337	186,849	120.63	32.98	+2.0	+3.9	+5.6	+8.0
Ohio <sup>4</sup>	16,431	62,499	47,483	1,502,216	91.31	24.04	+1.7	+4	+10.9	+9.0
Oklahoma	15,556	50,613	38,721	1,218,530	78.35	24.08	-2	+2	+1.4	+5.8
Oregon	3,517	12,672	9,520	428,094	121.72	30.05	+1.3	+1.2	-8.9	-10.7
Pennsylvania	29,051	111,063	84,106	3,091,045	106.40	27.83	+1.1	+1.9	-1.7	-6
Puerto Rico	41,245	143,887	110,366	430,368	10.43	2.99	( <sup>3</sup> )	-5	-1.5	+1.0
Rhode Island	3,410	11,805	8,712	392,213	115.02	33.22	+1.0	+3.4	+9	+3.9
South Carolina	8,184	31,771	24,797	389,047	47.54	12.25	+5	+3	+7	+1.5
South Dakota	2,776	9,276	7,064	227,840	82.07	24.56	+1.2	+1.4	-1.9	-1.4
Tennessee	19,730	71,054	53,060	1,189,245	60.28	16.74	-8	-8	-9.0	-7.9
Texas	20,892	84,120	63,500	1,224,888	58.63	14.56	-1	+6	-6.1	-8.0
Utah	2,925	10,268	7,633	328,597	112.34	32.00	0	-1.0	-7.1	-7.4
Vermont	1,090	3,789	2,846	87,613	80.38	23.12	+9	+1.1	+3	+3.3
Virgin Islands	217	828	678	7,631	35.17	9.22	+5	+1.1	+17.9	+74.9
Virginia	8,916	34,803	26,953	590,667	66.25	16.97	+1.0	+1.6	+1.9	+2.5
Washington	8,918	30,685	22,565	1,072,763	120.29	34.96	+1.7	+1.4	+3	+16.4
West Virginia	17,610	66,821	52,008	1,298,043	73.71	19.43	-2	-1	-6.5	-5.5
Wisconsin	9,067	28,398	21,021	1,132,412	142.86	40.58	+3	+1.3	-8	+4.9
Wyoming	603	2,175	1,662	66,443	110.19	30.55	+2.9	+2.6	+11.0	+13.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Not computed; July 1955 first month of operation under approved plan.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$143,510 from general assistance funds were made to 3,903 families.

<sup>7</sup> Based on data excluding vendor payments for medical care for January 1955

#### OAA RECIPIENTS

(Continued from page 6)

frequent in rural areas and among younger and nonwhite recipients.

Average earnings were small in amount. Cash contributions from children were more often received by older, married recipients and those

living in urban places. Income in kind went to more of the married recipients, women, rural residents, and nonwhite persons.

**Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, January 1956<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1955 in—		January 1955 in—	
				Number	Amount	Number	Amount
Total...	245,209	\$13,784,760	\$56.22	+0.5	+0.6	+8.6	+11.2
Ala.....	11,242	379,224	33.73	+7	+1.1	+20.9	+14.8
Ark.....	5,182	163,300	31.51	+8	+9	+20.6	+23.3
Calif.....	5,027	290,169	57.72	+1.0	+1.1	+2.4	+14.7
Conn.....	2,092	237,959	113.75	-1	+9	+30.0	+43.1
Del.....	326	17,887	54.87	-6	+3	+83.1	+90.0
D. C.....	2,250	138,120	61.14	+8	+5	+4.3	+5.8
Fla.....	825	39,168	47.48	+25.2	+26.4	+35.0	+35.3
Ga.....	11,239	472,057	42.00	+8	+7	+1.2	-1.5
Hawaii.....	1,293	78,439	60.66	+9	+5.5	+7.0	+10.1
Idaho.....	889	55,132	62.02	+2.5	+3.0	+8.3	+8.2
Ill.....	6,361	510,974	80.33	+1.1	+1.7	+10.5	+12.9
Kans.....	3,642	254,083	69.76	+1.1	-2.2	+11.5	+16.9
La.....	13,492	599,999	44.47	+1	+3	+15.2	+19.3
Maine.....	456	26,466	58.04	+18.4	+19.4	+9.1	+12.8
Md.....	4,978	272,155	54.67	+9	+10	+13.6	+17.4
Mass.....	10,560	1,054,819	99.89	+1	-2.2	+81.2	+89.8
Mich.....	2,415	177,672	73.57	+1.1	+1.4	+18.4	+18.1
Minn.....	1,069	61,814	57.82	+5.8	+6.5	-7.4	-7.0
Miss.....	3,360	82,446	24.54	+6	+5	+1.5	+1.5
Mo.....	13,167	685,953	52.10	-1	-1	+1.7	+1.7
Mont.....	1,446	93,299	64.52	+1.0	+1.4	-1.5	+8
Nebr.....	688	37,830	54.99	+18.4	+20.9	+31.1	+31.1
N. H.....	271	20,324	75.00	+1.9	+24.9	+23.4	+32.1
N. J.....	3,717	313,284	84.28	+1.4	+4.3	+3.7	+6.1
N. Mex.....	1,746	76,168	43.62	+7	+9	+10.4	+14.7
N. Y.....	40,220	3,503,548	87.11	+1	+4	+8.5	+9.5
N. C.....	12,136	459,547	37.87	+1	+8	+20.1	+19.5
N. Dak.....	901	77,860	86.43	-1.9	+8.1	+29.4	+28.2
Ohio.....	7,620	383,749	50.36	+1.9	+2.2	+4.7	+6.4
Okla.....	6,263	365,936	58.43	-6	-1.6	+20.7	+25.4
Oreg.....	3,189	240,310	75.36	+7	-1	+6.6	+4.4
Pa.....	13,159	715,661	54.39	+3	+6	+3.5	+4.7
P. R.....	19,236	166,795	8.67	( <sup>2</sup> )	+3	+3.7	+6.1
R. I.....	1,519	116,944	76.99	-1.0	+1	+10.4	+14.7
S. C.....	7,982	253,792	31.80	-8	-7	+8.5	+9.5
S. Dak.....	758	34,986	46.16	+1.6	+1.9	+20.1	+19.5
Tenn.....	1,821	71,422	39.22	+2.2	+1.7	+29.4	+28.2
Utah.....	1,818	118,334	65.20	-1	( <sup>3</sup> )	+4.7	+6.4
Vt.....	507	25,732	50.75	+4	+6	+20.7	+25.4
V. I.....	100	1,914	19.14	-2.0	-2.9	( <sup>4</sup> )	( <sup>4</sup> )
Va.....	4,717	187,646	39.78	+4	+1.1	+3.7	+7.5
Wash.....	5,330	520,045	97.57	-1.4	+5.4	-3.2	+31.7
W. Va.....	8,559	267,446	31.25	+4	+4	+4.9	+4.6
Wis.....	1,167	105,991	90.82	+1.0	-6.5	+4.4	+2.2
Wyo.....	465	28,152	60.54	+2.9	+2.5	-2	+1.8

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Increase of less than 0.05 percent.

<sup>3</sup> In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments of \$44,034 from general assistance funds were made to 1,750 recipients.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Percentage change not computed on base of less than 100 recipients.

<sup>6</sup> Based on data excluding vendor payments for medical care for January 1955.

**Table 14.—General assistance: Cases and payments to cases, by State, January 1956<sup>1</sup>**

[Excludes vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	December 1955 in—		January 1955 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup> ...	331,000	\$18,007,000	\$54.48	+5.1	+4.1	-10.8	-14.1
Ala.....	144	3,429	23.81	0	-1.4	-6.5	-6.9
Alaska.....	246	13,287	54.01	+15.0	+11.3	+28.8	+30.4
Ariz.....	1,762	77,591	44.04	-8	-1.5	-1.0	+4.1
Ark.....	416	5,939	14.28	+32.5	+25.4	-56.9	-61.8
Calif.....	33,578	1,656,071	49.32	+9.9	+6.3	-7.0	-8.1
Colo.....	2,164	99,240	45.86	+9.8	+11.7	-10.9	+5
Conn.....	4,847	163,639	57.48	+4.2	+7.6	-23.1	-25.1
Del.....	1,381	64,547	46.74	+22.0	+27.7	+3	-12.5
D. C.....	573	35,856	62.58	-2.2	-1.6	+8.7	+11.7
Fla.....	5,300	92,000	17.36				
Ga.....	2,343	50,414	21.52	-6.5	-3.9	-10.3	-12.9
Hawaii.....	2,075	110,869	53.43	-5.2	-9.7	+8.5	+3.4
Idaho.....	75	3,685	49.13	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ill.....	36,287	2,545,065	70.14	+2.1	-1.4	-10.8	-13.1
Ind.....	12,747	515,385	40.43	+9.9	+27.6	-18.8	-18.7
Iowa.....	4,623	166,883	36.10	+5.9	+9.2	+1.6	-8.0
Kans.....	2,267	122,001	53.82	+9.7	+5.7	-3.5	-4.5
Ky.....	3,141	92,101	29.32	+9.1	+11.9	-1.1	-4.6
La.....	7,664	314,634	41.05	-1.0	-1.2	+4.1	+9.3
Maine.....	3,758	174,296	46.38	+4.3	+3.1	-10.7	-7.6
Md.....	1,782	95,833	53.78	+8.8	+9.5	-33.7	-37.1
Mass.....	12,148	667,677	54.96	+3.6	-5.1	-14.0	-15.4
Mich.....	17,274	1,143,044	66.17	+7.7	+2.4	-20.6	-21.1
Minn.....	7,555	460,581	60.96	+7.5	+8.4	-13.3	-15.4
Miss.....	907	12,034	13.27	-8	+5	+1.7	+6.0
Mo.....	6,292	255,881	40.67	+2.6	+1.9	+3.8	+9.1
Mont.....	1,221	46,195	37.83	+15.7	+15.3	+35.7	+41.3
Nebr.....	1,755	67,242	38.31	+18.5	+15.8	-3.3	-9.1
Nev.....	326	10,730	32.91	-3	+1.2	-5.2	-15.0
N. H.....	1,154	57,762	50.05	+3.6	+8.3	-21.9	-14.1
N. J.....	8,461	656,019	77.53	+11.7	+10.0	-14.2	-14.0
N. Mex.....	399	10,145	25.43	-7	-3.2	-29.9	-32.0
N. Y.....	29,143	2,411,320	82.74	+7.2	+8.1	-14.2	-14.8
N. C.....	2,824	57,219	20.26	+14.4	+11.6	+5.1	+6.8
N. Dak.....	777	39,148	50.38	+9.3	+11.4	+16.8	+26.0
Ohio.....	31,265	1,612,612	51.58	+2.3	+9	-15.5	-20.0
Okla.....	7,763	140,946	18.16	+3.2	+6.5	-13.2	-17.9
Oreg.....	4,206	235,992	56.11	+9.8	+10.9	-17.9	-17.9
Pa.....	24,914	1,726,559	69.30	+3.2	+4.3	-17.0	-22.0
P. R.....	874	9,928	11.36	+2	+3.3	-12.9	+11.9
R. I.....	3,744	280,831	75.01	+8.0	+14.1	-12.6	-8.0
S. C.....	1,908	42,161	22.10	+2.0	-1.1	-17.4	-17.0
S. Dak.....	1,235	49,348	39.96	+2.7	+8.9	-12.2	+8.7
Tenn.....	2,841	52,516	18.49	+10.5	+7.3	+4.6	+21.3
Tex.....	8,800	197,000	22.39				
Utah.....	1,813	119,204	65.75	+5.8	+11.8	-21.1	-20.4
Vt.....	1,200	52,000	43.33				
V. I.....	114	2,156	18.91	+2.7	+2.7	( <sup>4</sup> )	( <sup>4</sup> )
Va.....	2,194	73,617	33.55	-5	+7	-9.1	-16.7
Wash.....	13,432	842,190	62.70	+4.6	+6.6	+4.0	+6.6
W. Va.....	2,315	67,269	29.06	+2.0	+2.7	-16.7	-15.9
Wis.....	8,078	580,040	71.80	+6.1	+5.0	-24.8	-27.7
Wyo.....	430	24,087	56.02	+17.8	+22.5	-10.0	-3.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey an estimated number of cases receiving medical care, hospitalization, and burial only and payments for these services.

<sup>3</sup> State program only; excludes program administered by local officials.

<sup>4</sup> About 5 percent of this total is estimated.

<sup>5</sup> Partly estimated.

<sup>6</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments.

<sup>7</sup> Percentage change not computed on base of less than 100 cases.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Includes cases receiving medical care only.

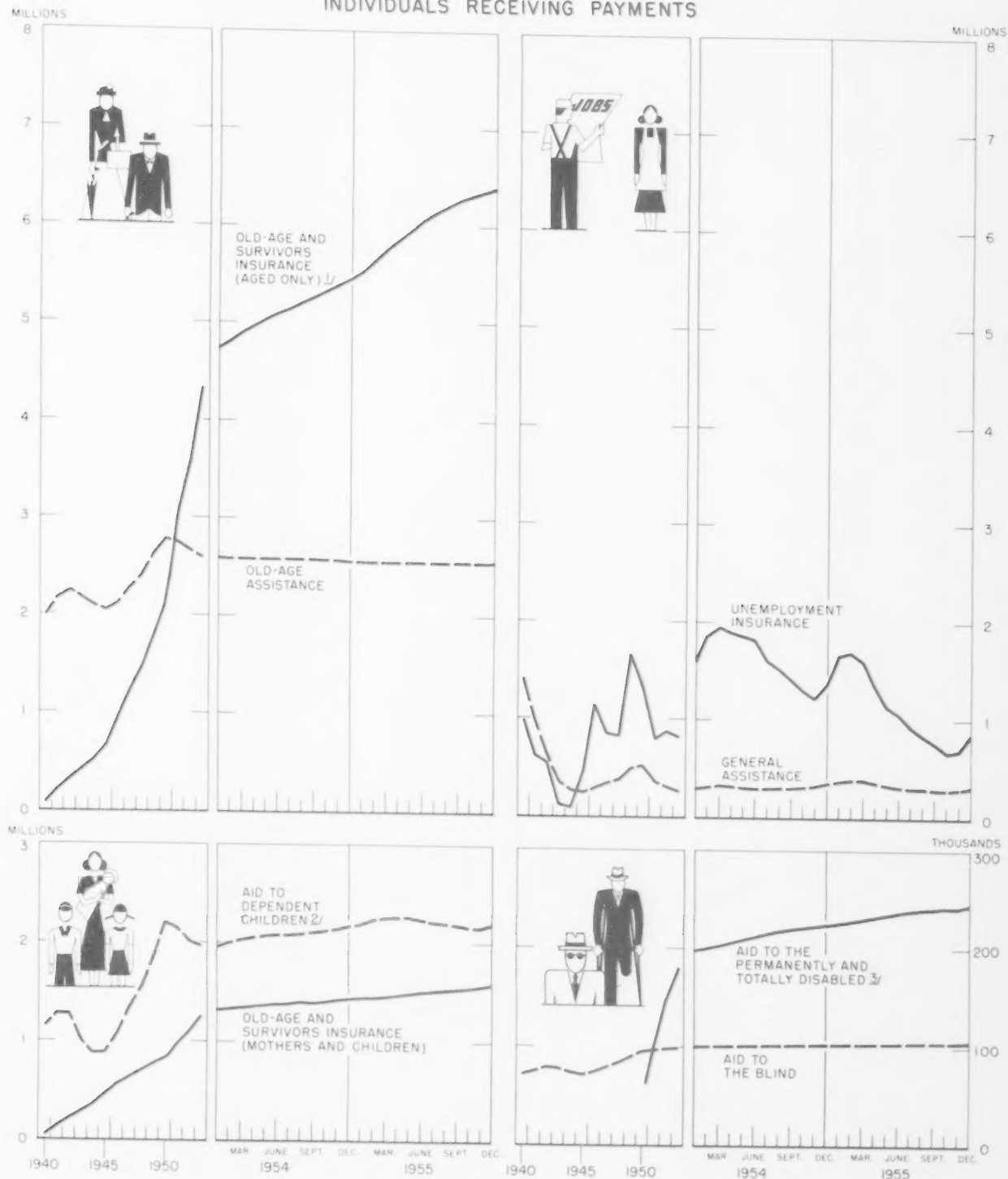
<sup>10</sup> Includes 8,308 cases and payments of \$289,223 representing supplementation of other assistance programs.

<sup>11</sup> Includes an unknown number of cases receiving vendor payments for medical care only and an unknown amount of vendor payments for medical care. Percentage change not computed for January 1955; comparable data not available.

<sup>12</sup> Estimated on basis of reports from sample of local jurisdictions.

# Social Security Operations\*

## INDIVIDUALS RECEIVING PAYMENTS



\*Old-age and survivors insurance: beneficiaries receiving monthly benefits (current-payment status); annual data represent average monthly number. Public assistance: monthly number of recipients under all State programs (including, beginning October 1950, cases receiving only vendor payments for medical care, except in general assistance); annual data, average monthly number. Unemployment insurance: average weekly number of beneficiaries for the month under all State laws; annual data,

average weekly number for the year.

<sup>1</sup> Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit. Beginning September 1950, includes a small proportion of wife beneficiaries under age 65 with child beneficiaries in their care.

<sup>2</sup> Children plus 1 adult per family when adults are included in assistance group; before October 1950, partly estimated.

<sup>3</sup> Program initiated October 1950.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.



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